

Frequently Asked Questions: the new Canada Emergency Response Benefit (CERB)

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Unifor has an information hub for members about the COVID-19 pandemic at unifor.org/COVID19.

The federal government has announced the Canada Emergency Response Benefit (CERB).

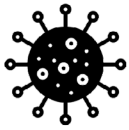
The Canada Emergency Response Benefit (CERB) is a new benefit that provides financial relief to workers who have ceased work for reasons relating to COVID-19.

Federal authorities responsible for the CERB have created a Frequently Asked Question document that can be found [here](#). This document includes important details about how the program will operate, and how it will intersect with existing federal and provincial assistance programs (e.g. Employment Insurance). There are still many outstanding questions, and Unifor will provide additional details when they are available.

This short FAQ includes key information known about the program, its eligibility rules and anticipated payment schedules.

1. What is the Canada Emergency Response Benefit?

- The CERB is a temporary income support for workers affected by the COVID-19 crisis. The CERB provides a flat benefit of \$2,000 (equivalent to \$500 per week) for workers who have been out of work or have income reduced to less than \$1,000 for reasons relating to COVID-19.
- The Government announced modified eligibility criteria on April 15, 2020. To get the CERB, you cannot earn more than \$1,000 for a period of at least 14 consecutive days within the initial four-week period of your claim, or more than \$1,000 for the entire four weeks of each subsequent claim. This means that workers can earn \$1,000 or less a month (or \$1,000 or less in the 14 day-period, for the first application) and still get the CERB. This is a change from the original CERB rules.
- The 16-week benefit is available between March 15, 2020 and October 3, 2020. Individuals can apply no later than December 2, 2020.



2. What situations does the Canada Emergency Response Benefit address?

- The CERB covers workers who are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week benefit period. For subsequent benefit periods, it covers workers who expect to receive \$1,000 or less in employment income per month. It is meant to address situations where workers, for reasons relating to COVID-19:
 - Have been terminated, laid off or face a reduction in work hours;
 - Are sick, quarantined, in self-isolation or taking care of someone who is sick with COVID-19; or
 - Are working parents who must stay home without pay to care for children due to illness or school/daycare closures.
- The CERB applies to wage earners, including contract workers and self-employed individuals regardless of their eligibility for Employment Insurance (EI).
- Additionally, a worker can apply for the CERB if:
 - They are eligible for EI regular or sickness benefits; or
 - They are a former EI claimant who used up their entitlement to EI regular benefits between December 29, 2019 and October 3, 2020 and are unable to return to work due to COVID-19. This will include some seasonal workers who cannot resume their seasonal work due to COVID-19.

3. Am I eligible for CERB benefits?

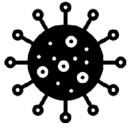
- To qualify for CERB benefits, applicants must (a) be a resident of Canada, (b) be 15 years or older, and (c) have had a total income of **at least \$5,000** (combined) in 2019 or in the 12 months immediately preceding the application, from any of the following sources:
 - Employment income;
 - Self-employment income; and
 - Maternity or parental leave benefits.
- It is not a requirement that individuals earn the \$5,000 in Canada, only that applicants must now be resident in Canada to qualify.

4. How much will I get?

- The CERB provides \$2,000 for each four-week period, to a maximum of 16 weeks. Every qualified person receives the same amount.

5. Is the CERB a taxable benefit?

- The CERB is a taxable benefit, but tax will not be deducted on the payments. Recipients will be required to declare the CERB payments as income on their 2020 tax return.



6. How will I be paid under the CERB?

- The CERB will be paid every four weeks, and be available from March 15, 2020 until October 3, 2020.

7. Where can I apply?

- The CERB application portal is now online (click [here](#)).

8. I started an EI claim prior to March 15, what do I do?

- If you started an EI claim prior to March 15, 2020, you will receive your regular EI benefit and you will not receive the CERB. The maximum weekly EI benefit is \$573 for those who qualify.

9. I have not yet applied for EI or the CERB, what should I do?

- It is important to note that Employment Insurance and the CERB are two distinct benefits. To help process an extraordinary number of EI claims, the Government has established a new, interim Employment Insurance Emergency Response Benefit to mirror the benefits provided in the CERB.
- Unifor believes it is most advantageous for EI eligible workers to apply directly to EI (the federal CERB website will redirect you automatically, if you are EI eligible). EI benefits paid to workers who apply on or after March 15 will mirror CERB payments for the first 16 weeks. Applying for EI will be better for workers who need to continue receiving EI benefits after the initial 16-week period.
- For assistance in filling out the EI application form to receive the new emergency benefit, check out Unifor's step-by-step "How-To Guide" [here](#).
- If a worker is not eligible for EI, the only option available to them is to apply directly for the CERB.

10. Should I apply to both EI and the CERB?

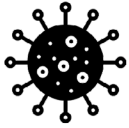
- No. You will receive benefits only from one of the two programs. If you receive money from both EI and CERB, the Government will expect you to pay it back.

11. If I have to repay my CERB money because I received an overpayment, or because my employer retroactively applied for the Canada Emergency Wage Subsidy, how do I do it?

- If you received your CERB payment in the form of a cheque, and still have the original cheque, you can mail it back to:

Revenue Processing – Repayment of CERB
Sudbury Tax Centre
1050 Notre Dame Avenue
Sudbury, ON P3A 0C3

- If you received your CERB payment by direct deposit, you can write and mail a cheque back to Canada Revenue Agency to the address above. Please following these instructions:
 - Make the cheque payable to: Receive General of Canada;
 - Indicate it is for "Repayment of CERB";
 - Include your Social Insurance Number (SIN) or Temporary Tax Number (TTN).



- Starting May 11, individuals repaying their CERB can do so online, using the Service Canada MyAccount system. Individuals can access and start a new account by clicking [here](#).

12. How do I apply directly for CERB payments?

- The Canada Emergency Response Benefit application is available [here](#). Applicants will also be able to apply by calling **1-800-959-2019** or **1-800-959-2041**.
- CERB recipients, who remain eligible, are required to reapply for benefits at the beginning of each 4-week claims period (up to a maximum of 16 weeks).

13. When will I start receiving my CERB payments?

- The Government has said claims will be processed within 10 days but most claims will be processed more quickly than that. Individuals who sign up for direct deposit can expect to receive the payment quicker than those who elect to receive the payment via cheque. Applications can be back-dated to March 15, 2020.

14. I started receiving Employment Insurance benefits prior to March 15. Do I qualify for the CERB payments?

- At this point, the answer is no. You will continue to receive your EI benefits. If your EI benefits end before October 3, 2020, and if you meet the CERB eligibility criteria, and if you are still unable to return to work for reasons relating to COVID-19, you will be able to apply for CERB benefits.

15. What if I am still sick or unemployed after October 3, 2020?

- If you have enough EI insurable hours, you will still be able to access your normal EI benefits after the 16-week period covered by the CERB.

16. Do other provincial support payments disentitle me to CERB?

- No. Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.

17. Am I entitled to receive Supplemental Unemployment Benefits (SUB) payments while receiving CERB?

- In its recently published guidance, the federal government states: "the provisions that exist under the Employment Insurance (EI) system for employers to make additional payments to workers through SUB plans do not apply to employees who are receiving the CERB."
- Individuals who are in receipt of CERB payments may continue to earn up to \$1,000 in employment and/or self-employment income in each of their benefit periods.
- Unifor continues to discuss this matter with government officials.

18. Does severance pay or pension income affect my eligibility for CERB?

- No.