

## COVID-19: Canada Emergency Response Benefit (CERB) (UPDATED: April 2, 2020)

To help you understand the new federal CERB, we have prepared the following chart solely for informational purposes. Given all of the rapid changes, we will seek to update our resources regularly, but urge you to consult with us if you have any specific legal questions about a client's situation.

### Canada Emergency Response Benefit (CERB)

The CERB replaces the previously announced Emergency Support Benefit and Emergency Care Benefit.

#### **IMPORTANT**

If you are already receiving Employment Insurance (EI) regular benefits or EI sickness benefits, you will continue to receive these benefits until the end of your benefit period.

If you became eligible for EI benefits before March 15, 2020, your claim will be processed under the pre-existing EI rules.

If your EI benefits end before October 3, 2020, you may then apply for the CERB if you meet the eligibility requirements.

If you became eligible for EI benefits on March 15, 2020 onward, your claim will be processed through the CERB.

For those receiving parental or maternity benefits, it is expected that you will return to work when your maternity/parental or other special benefits under the EI program end. If work is not available as a result of COVID-19 when your maternity/parental leave ends, you may be eligible for the CERB.

#### **ELIGIBILITY FOR CERB:**

- You reside in Canada (*see note 1 below*) AND
- You are at least 15 years of age or older AND
- You have a valid Social Insurance Number (SIN) AND
- You did not quit your job voluntarily AND
- You are or expect to be without employment or self-employment income for at least 14 consecutive days in the initial four-week benefit period due to reasons related to COVID-19 (*see note 2 below*) or are eligible for EI regular benefits or EI sickness benefits AND
- You expect to have no employment income for subsequent benefit periods (not allowed to top-up) AND
- In 2019, or in the 12-month period preceding the day on which you make an application, you had a total income of at least \$5,000 from employment, self-employment, or EI maternity or parental leave benefits.

If you are looking for a job - but haven't stopped working specifically because of COVID-19 - you are not eligible.

You do not need a medical certificate or a Record of Employment (ROE) to apply for the CERB. However, you may be asked to provide additional information to verify your eligibility at a later date.

The CERB is paid in a single payment for a 4-week period, in the amount of \$2,000. If your situation continues, you can re-apply up to a maximum of 16 weeks (up to 4 payment periods). The CERB is a taxable benefit, but tax will not be deducted on your payment(s). However, you must report the benefit as income on your income tax return for the 2020 tax year.

As of April 6, 2020, you can apply for the CERB in one of two ways:

- By accessing your Canada Revenue Agency (CRA) **MyAccount** secure portal; or
- By calling an automated phone service: **1-800-959-2019**.

See attached information sheet "How to Apply for CERB" for details

Payments will begin within 3 business days from the day you submitted your application if you signed up for direct deposit through CRA My Account, or within 10 business days if you are receiving payment by cheque.

*Note 1: Temporary foreign workers and international students may be eligible if they meet other eligibility requirements.*

*Note 2: Reasons include: Lost your job, or your hours were reduced to zero, or you are sick or in quarantine, or you cannot work because you are caring for a child or family member.*

**FURTHER INFORMATION ON APPLYING FOR CERB AVAILABLE AT:  
<https://www.canada.ca/en/services/benefits/ei/cerb-application.html>**

## HOW TO APPLY FOR Canada Emergency Response Benefit (CERB)

(April 2, 2020)

<p><b>ONLINE</b></p>	<p>If you are applying <b>online</b>, you must do so through your <b>CRA My Account</b> or <b>My Service Canada Account</b></p> <p><b>Register for a CRA My Account</b> via one of two options at <a href="https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html">https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html</a></p> <ol style="list-style-type: none"> <li>Option 1 allows you to register using your current online banking information</li> <li>Option 2 (CRA Register) directly signs you up for a new account: <ul style="list-style-type: none"> <li><b>Step 1:</b> Provide your personal information: <ol style="list-style-type: none"> <li>SIN number;</li> <li>Date of birth;</li> <li>Current postal/ZIP code</li> <li>Amount entered on one of your income tax and benefit returns</li> </ol> </li> <li>After you complete step 1, you will be issued a CRA security code. You may also request to receive your CRA security code by mail.</li> <li><b>Step 2:</b> Enter the CRA security code after registering for and to log into your CRA Account</li> </ul> </li> </ol> <p>If you already have a <b>CRA My Account</b>, make sure your direct deposit and mailing information is <b>up to date</b> with the CRA by signing in to your My CRA Account and verifying the information.</p> <p>If you have a <b>My Service Canada Account</b>, you do not have to register for a CRA My Account</p> <ol style="list-style-type: none"> <li>Convert your My Service Canada Account to a CRA My Account <ul style="list-style-type: none"> <li>Look for the link to “Switch to Canada Revenue Agency” and then “I agree” on the Registration and authentication page. This transfers you to my CRA My Account</li> </ul> </li> <li>Update your address and direct deposit with the CRA</li> </ol> <p><b>TO APPLY FOR THE CERB</b> (applications open April 6, 2020):</p> <ol style="list-style-type: none"> <li>Log in to your CRA My Account</li> <li>Go to <b>COVID-19 Canada Emergency Response Benefit</b> in the alert banner at the top of the page</li> <li>Select the period you want to apply for <ul style="list-style-type: none"> <li>The CERB covers a 4-week period, beginning March 15, 2020</li> <li>When you apply, it is for a single payment of \$2,000 for the 4-week period</li> <li>You can apply for an addition 4-week period if your situation continues, up to a maximum of 16 weeks (4 periods in total)</li> </ul> </li> <li>Declare that you qualify for the benefit</li> <li>Confirm that the CRA has the right payment information</li> </ol>
<p><b>VIA TELEPHONE</b></p>	<p><b>Before applying</b>, ensure that you have:</p> <ul style="list-style-type: none"> <li>Your Social Insurance Number (SIN)</li> <li>Your postal code</li> </ul> <p><b>TO APPLY FOR THE CERB</b>, (applications open April 6, 2020):</p> <ol style="list-style-type: none"> <li>Call <b>1-800-959-2019</b></li> <li>Select your language preference: English or French</li> <li>Follow the prompts to enter your information, including: <ul style="list-style-type: none"> <li>Your SIN</li> <li>Confirmation of your postal code</li> <li>The period you are applying for</li> </ul> </li> <li>Declare that you qualify for the benefit</li> </ol> <p>CRA will issue payments based on the payment method they have on file for you (either direct deposit or cheque)</p>
<p><b>UNABLE TO APPLY DUE TO LANGUAGE OR LACK OF TECHNOLOGY?</b></p>	<p>If you cannot complete the application on your own, you may authorize a representative to do so on your behalf. Information is available at: <a href="https://www.canada.ca/en/revenue-agency/services/tax/representative-authorization/overview.html">https://www.canada.ca/en/revenue-agency/services/tax/representative-authorization/overview.html</a></p>

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