

COVID-19 Financial Assistance Programs

If your earnings are reduced because you are off work to self-isolate or are sick, you may be eligible to receive money through the Canada Recovery Sickness Benefit (CRSB) or Employment Insurance - Sickness Benefit (EI).

Please review the following information and government websites to find the best option for your circumstances. You cannot receive money from both programs for the same period. In general, CRSB is a faster and easier application process than EI.

Canada Recovery Sickness Benefit (CRSB)

The Canada Recovery Sickness Benefit (CRSB) gives income support to employed and self-employed individuals who cannot work because they are sick or need to self-isolate due to COVID-19.

How much income support can I get?

If you are eligible for the Canada Recovery Sickness Benefit (CRSB), you can receive \$500 (\$450 after taxes withheld) for each 1-week period. You can apply for a maximum of two 1-week periods before Sept 2021. The two weeks do not have to be taken consecutively.

Who is Eligible for CRSB?

Click [here](#) to check your eligibility online.

To be eligible for the CRSB, you must meet all the following conditions for the 1-week period you're applying for:

- 1. You are unable to work at least 50% of your scheduled work week because you're self-isolating for one of the following reasons:**
 - You are sick with COVID-19 or may have COVID-19
 - You are advised to self-isolate due to COVID-19 by your employer, a medical practitioner, or the government.
 - You have an underlying health condition that puts you at greater risk of getting COVID-19 (as advised by a medical practitioner or the government)

- 2. You did not apply for or receive any of the following for the same period:**
 - Canada Recovery Benefit (CRB)
 - Canada Recovery Caregiving Benefit (CRCB)
 - short-term disability benefits
 - workers' compensation benefits
 - Employment Insurance (EI) benefits

- 3. You reside in Canada** (even if you are in Canada on a work permit, you meet this criteria)
- 4. You were present in Canada**
- 5. You are at least 15 years old**
- 6. You have a valid Social Insurance Number (SIN)**
- 7. You earned at least \$5,000 in 2019, 2020, or in the 12 months before the date you apply from any of the following sources:**
 - employment income (total or gross pay)
 - net self-employment income (after deducting expenses)
 - maternity and parental benefits from EI or similar QPIP benefits

- 8. You are not receiving paid leave from your employer for the same period.**

How do I Apply for CRSB?

CRSB applications are processed by the Canada Revenue Agency (CRA). You can apply online or by phone.

- Click [here](#) to apply online.
- Phone: 1-800-959-2019 (Mon-Sun 6am-3am EST)

You will need to have your SIN and banking information to refer to when you complete your application. For more information on how to apply, click [here](#).

When do I Apply for CRSB?

You may start applying on the first Monday after the 1-week period you're applying for has ended.

Example:

Claim Period: Oct 11-17, 2020. Applications open on Oct 19th, 2020.

Applications are for 1-week and do not renew automatically. You must apply for each week separately.

You may apply for any period you are eligible for that is open for application, including up to 60 days after the period has ended.

Employment Insurance - Sickness Benefit

El Sickness Benefit gives income support to people who are unable to work due to illness or injury or quarantine.

How much money can I get?

If you are eligible for the El Sickness Benefit, you'll receive at least \$500 per week before taxes, but you could receive more, to a maximum of \$573 per week. Sickness benefits can be claimed for a maximum of 15 weeks.

Who is Eligible for El Sickness Benefit?

To be eligible for the El Sickness Benefit, you must:

1. Be unable to work for medical reasons;
2. Your regular weekly earnings from work have decreased by more than 40% for at least one week;
3. Have 120 insurable hours of work in the past 52 weeks (period may be extended if you received CERB).

If you've had a recent El claim and/or have already used the one-time top-up of 480 hours, your eligibility for some or all of El Sickness Benefits may be affected. Click [here](#) for more eligibility information.

How do I Apply for El Sickness Benefit?

El applications are processed by Service Canada. Click [here](#) to apply online.

You do not need a medical certificate to apply if you are isolating due to COVID.

Your ROE will be automatically submitted to Service Canada if you are off work for COVID isolation. You may be required to submit further supporting documents including your work permit, banking information, and SIN.

When do I Apply for El Sickness Benefit?

Apply as soon as possible after you stop working. If you wait more than 4 weeks after your last day of work to apply, you may lose benefits. You must submit bi-weekly reports to maintain your claim.

If you are applying for CRSB or EI and need assistance with your application, please email HR@Bestofbanff.com or call 403 760 8521. A member of the Human Resources team will be happy to help you. Please do not come to head office or visit your work location while self-isolating.