

# 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 Benefit (CRB) 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.

## [Canada Recovery Benefit \(CRB\)](#)

The Canada Recovery Benefit (CRB) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits. The CRB is administered by the Canada Revenue Agency (CRA).

If your situation continues past 2 weeks, you will need to apply again. You may apply up to a total of 19 eligibility periods (38 weeks) between September 27, 2020 and September 25, 2021.

### **How much income support can I get?**

If you are eligible for the CRB, you can receive \$1,000 (\$900 after taxes withheld) for a 2-week period.

### **Who is eligible for CRB?**

To be eligible for the CRB, you must meet all the following conditions for the 2-week period you're applying for:

**1. During the period you're applying for:**

- you were not employed or self-employed for reasons related to COVID-19
- OR**
- you had a 50% reduction in your average weekly income compared to the previous year due to COVID-19

**2. You did not apply for or receive any of the following:**

- Canada Recovery Sickness Benefit (CRSB)
- Canada Recovery Caregiving Benefit (CRCB)
- short-term disability benefits
- Employment Insurance (EI) benefits
- Québec Parental Insurance Plan (QPIP) benefits

**3. You were not eligible for EI benefits**

**4. You reside in Canada**

**5. You were present in Canada**

**6. You are at least 15 years old**

**7. You have a valid Social Insurance Number (SIN)**

**8. 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

**9. You have not quit your job or reduced your hours voluntarily on or after September 27, 2020, unless it was reasonable to do so**

**10. You were seeking work during the period, either as an employee or in self-employment**

**11. You have not turned down reasonable work during the 2-week period you're applying for**

**12. You were not self-isolating or in quarantine due to international travel**

### **How do I apply for CRB?**

Before applying you have to answer the following questions that can be found [here](#):

1. Have you filed your 2019 and 2020 income taxes?

2. Have you applied for the Canada Emergency Response Benefit (CERB) or the Canada Emergency Student Benefit (CESB) with CRA before?
3. Is your direct deposit information up to date with the CRA?
4. Do you receive any provincial or territorial Social (Income or Disability) Assistance?

**You can apply online (using your CRA My Account) or by phone. For more details please visit [this page](#).**

### **When do I apply for CRB?**

You may start applying on the first Monday after the 2-week period you're applying for has ended. Applications **do not** renew automatically.

**You must apply for each period 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](#)**

EI 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 EI Sickness Benefit, you'll receive at least \$500 per week before taxes, but you could receive more, to a maximum of \$595 per week. You can receive sickness benefits from 14 weeks up to a maximum of 45 weeks, depending on the unemployment rate in your region at the time of filing your claim and the amount of insurable hours you have accumulated in the last 52 weeks or since your last claim, whichever is shorter.

### **Who is Eligible for EI Sickness Benefit?**

You may be entitled to EI regular benefits if you:

- were employed in insurable employment
- lost your job through no fault of your own
- are affected by flooding or wildfires
- have been without work and without pay for at least seven consecutive days in the last 52 weeks
- have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter Temporary COVID-19 relief
- are ready, willing and capable of working each day
- are actively looking for work (you must keep a written record of employers you contact, including when you contacted them)

### **How do I Apply for EI Sickness Benefit?**

EI 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 EI 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.