



## Employment Insurance Benefits - Fact Sheet January 2018

Employees should apply for benefits on or after the last day worked but **within four weeks of their last day of work** even if they are receiving severance payments or if they have not received their Record of Employment (ROE).

### Eligibility

You may be entitled to Employment Insurance (EI) regular benefits if you:

- were employed in insurable employment;
- lost your job through no fault of your own;
- 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;
- 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).

There may be situations where you have quit employment or have been dismissed due to your own actions from employment. These issues will need to be reviewed and may have an effect on your EI benefits. You could either be disqualified from receiving EI benefits or have a reduced number of weeks that can be paid.

All clients in receipt of regular benefits are required to be available and looking for work unless they are in a referred training program when these conditions are waived in order to pay benefits. There is no age limit for collecting EI benefits. As long as a person is still in the labour force, looking for work and meets the EI eligibility requirements, they are entitled to collect EI benefits.

### How much you could receive

We cannot tell you exactly how much you will receive before we process your application. For most people, the basic rate for calculating EI benefits is 55% of your average insurable weekly earnings, up to a maximum amount. As of **January 1, 2018**, the maximum yearly insurable earnings amount is \$51,700. This means that you can receive a maximum amount of \$547 per week.

### How long you could receive EI regular benefits

You can receive EI 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.



## Monies paid or payable on separation from employment

Monies paid or payable because of a separation from employment - vacation pay, pay in lieu of notice, retiring allowance or other severance pay - are allocated from the date of the separation at the client's average normal weekly rate of pay. This means that these separation monies are treated as if the same amount of money was paid for each of the weeks from the separation date until that money is effectively used up. This will delay the waiting period and the payment of EI benefits.

This [chart](#) describes the different types of monies paid or payable on separation or during a benefit period. Each type of money specifies if the revenue is considered to be earnings, and if so, how it is allocated for EI benefit purposes.

The regular window for collecting benefits on an EI claim is 52 weeks from the beginning of the claim. When separation money is paid or payable due to a final separation from the employer, that window is extended by the number of weeks that the separation money prevented serving the waiting period.

***Please note:*** *The Government of Alberta will be providing financial support to workers affected by the phase out of coal-fired electricity generation, through the Coal Workforce Transition Program.*

*For any questions about the Coal Workforce Transition Program, information can be obtained in any of the following ways:*

- *by calling the Government of Alberta at 1-877-644-9992*
- *by consulting the Web page at <https://www.alberta.ca/support-for-coal-workers.aspx>.*

*If you receive any payments, please contact the EI general enquiries line to advise that you have received this money as it may also affect your EI benefits.*

## Working While on Claim

You are entitled to work part-time and keep a portion of your benefits as long as you are still in the labour force, looking for work and meet the EI eligibility requirements.

Currently, once the waiting period is served, a claimant's benefits are reduced by 50 cents for each dollar earned while on claim, starting with the first dollar earned up to a maximum of 90% of your previous weekly earnings (or, roughly four and a half days of work). Above this cap, benefits are reduced dollar-for-dollar. If you work a full work week, that is 35 or more hours, you are not considered to be unemployed for that week and therefore, not entitled to benefits for that week.



## Self-employment: [Starting a business](#)

If you are engaged in preliminary work required before going into business, or you are about to start operating a business, the first question to determine is whether you are in fact unemployed, while engaged in these activities. Being unemployed is not all that is required to remain entitled to benefits; availability for work other than for your business, must also be proven. **Always apply for EI benefits, even if you are considering or have started self-employment as you could still receive EI benefits. Each application is reviewed and a decision is made based on your specific situation.**

Old Age Security (OAS) is not considered earnings for EI purposes and will not be deducted from EI benefits.

### Pension arising from employment, including the pension paid under Canada Pension Plan

Funds that are transferred from a locked-in pension fund to a client's individual locked-in, non-commutable RRSP would not be considered earnings for EI purposes. If the pension funds are paid out to the client, a client starts to receive pension payments, including Canada Pension Plan (CPP), or receives an annuity payment from a locked-in RRSP, that income may be considered to be earnings for EI purposes and must be reported.

Pension bridging benefit is considered earnings and will be allocated to a file as an annuity.

Lump Sum payment is converted to an annuity and allocated as a weekly amount using the "[Weekly Annuity Equivalents for a Lump Sum of \\$1000 According to Age of Claimant](#)" table from the first week the amount was paid or payable.

Periodic payment is allocated at weekly rate to the period for which it is paid or payable

**\*\*\*NOTE: The pension of a person who (re)qualifies for EI benefits if sufficient insurable hours have been accumulated since the start of payment of the pension will not have an effect on your EI benefits\*\*\***

**For example:** If you started receiving payments from a pension (arising from employment) more than a year ago and you have worked enough insurable hours since the start of the payments to qualify for EI benefits when your application is processed, then the pension will not be deducted from your benefits. If you started to receive your pension in the last year, there may be a possibility of part of the payments being deducted as the payment will be considered earnings and allocated to your claim.

The [earnings](#) chart provides detailed information on different types of pensions and payments and how they may affect EI benefits.

You can also review [this section](#), which will provide you with some examples of how earnings may have an effect on your EI benefits. (<https://www.canada.ca/en/services/benefits/ei/various-types-earnings.html#Pensions>)



## EI Contact Information

### Online

[Use My Service Canada Account \(MSCA\)](#) to:

- View my current claim
- View my past claims
- View my payment information
- View my EI messages
- View my Records of Employment
- View EI publications
- Obtain a copy of your T4E
- Update your mailing address and telephone number

### By phone

The Employment Insurance Telephone Information Service is an automated telephone service that provides recorded general information on the Employment Insurance program. It is available 24 hours a day, seven days a week.

For general enquiries please contact the number below.

To access information about your EI claim, you will need your SIN and access code, which you will find on the benefit statement that is mailed to you after you apply for EI benefits.

Toll-Free: 1-800-206-7218

TTY: 1-800-529-3742

The hours of operation are 8:30 a.m. to 4:30 p.m. local time, Monday to Friday.

\*\*\* All of the information contained in this document is available on the Service Canada website. Please visit [www.canada.ca](http://www.canada.ca) in the Benefits section for more information. If you have received a print out of this document, you will have to search the specific subject in the search engine on [www.canada.ca](http://www.canada.ca) for more detailed information\*\*\*