El Benefits or Canada Emergency Response Benefit (CERB)?

**EI REGULAR BENEFITS**
- 55% of average weekly earnings, up to $573/week
- Taxable payment, 14 – 45 weeks
- Taxes withheld at source
- Apply through Service Canada

**EI SICKNESS BENEFITS**
- 55% of average weekly earnings, up to $573/week
- Taxable payment, up to 15 weeks
- Taxes withheld at source
- Doctor’s note required after 2 weeks
- Apply through Service Canada

**EI BENEFITS EXHAUSTED?**
If eligible, apply for CERB

**STOPPED WORKING BEFORE MARCH 15?**
- ELIGIBLE FOR EI?
  - YES
  - LOST JOB OR BUSINESS CLOSED
    - EI REGULAR BENEFITS
  - NO
    - MEDICAL REASONS
      - EI REGULAR BENEFITS

**STOPPED WORKING MARCH 15 OR LATER?**
- APPLIED FOR EI?
  - NO
    - APPLY FOR CERB
      - Application portal opens April 6, 2020
      - Apply on CRA My Account or by phone
      - Payment within 3 – 10 business days
  - YES
    - DO NOT APPLY FOR CERB
      - Automatically processed via CERB instead of EI
      - Can be eligible for EI after CERB benefits cease

**CANADA EMERGENCY RESPONSE BENEFIT (CERB)**
- $2,000/month for up to 4 months (regardless of higher or lower amount may have been eligible to receive through EI)
- Taxable payment, no source withholding
- Available from March 15 - October 3, 2020

**BASIC ELIGIBILITY**
- Resident of Canada, age 15 or older
- Stopped or will stop working (inc. self-employed) for reasons related to COVID-19, or other reasons beyond your control
- Have not quit voluntarily
- Earned $5,000 in last 12 months or in 2019 from employment or self-employment
- If on wage subsidy, not eligible for CERB
- Must expect to be without employment income for at least 14 consecutive days in initial four-week period beginning March 15. For subsequent periods, must expect to have no employment income

**CERB EXHAUSTED?**
If eligible, apply for EI benefits
