



Nisga'a Lisims Government

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COVID-19 Government Support FAQs

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Basic Information

What is the CERB Program?

The Canada Emergency Response Benefit provides temporary income support to workers who have stopped working related to COVID-19.

Individuals who are eligible for Employment Insurance regular or sickness benefits, or who have recently exhausted Employment Insurance regular or fishing benefits may also be eligible.

The new Canada Emergency Response Benefit provides \$500 per week for a maximum of 16 weeks.

The Benefit is available from March 15, 2020, to October 3, 2020. You can apply no later than December 2, 2020 for payments retroactive to within that period."

How do I qualify for CERB?

The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19, for example:

- You have lost your job;
- You are in quarantine or sick due to COVID-19;
- You are taking care of others because they are in quarantine or sick due to COVID-19; and/or
- You are taking care of children or other dependents because their care facility is closed due to COVID-19.

There may be other reasons related to COVID-19 beyond these examples why you may have stopped working. However, you cannot voluntarily quit your job.

Alternatively, you can apply for the Canada Emergency Response Benefit if:

- You are eligible for Employment Insurance regular or sickness benefits; or
- You are a former Employment Insurance claimant who used up your entitlement to your Employment Insurance regular or fishing benefits between December 29, 2019 and October 3, 2020.

To get the Canada Emergency Response Benefit, you may not earn more than \$1,000 for a period of at least 14 consecutive days within the initial four week period of your claim or \$1000 in total for each subsequent claim."

How much could I receive through CERB?

If you meet the eligibility requirements, you would receive \$500 per week to a maximum of 16 weeks

Is CERB taxable?

Yes, the Benefit is taxable -- you will be expected to report it as income when you file your income tax for the 2020 tax year.

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Eligibility

Who is eligible for CERB?

- The Benefit is available to workers:



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- Residing in Canada, who are at least 15 years old;
- Who have stopped working because of reasons related to COVID-19 or are eligible for Employment Insurance regular or sickness benefits or have exhausted their Employment Insurance regular or fishing benefits between December 29, 2019 and October 3, 2020;
- Who had employment and/or self-employment income of at least \$5,000 in 2019 or in the 12 months prior to the date of their application; and,
- Who have not quit their job voluntarily.

When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for 14 or more consecutive days within the four-week benefit period of your claim.

When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.

Provided it is allowed in your province or territory, you may also receive provincial or territorial support payments at the same time you receive the Canada Emergency Response Benefit.

Do I need to be laid off to access CERB?

No.

Workers who remain attached to their company can receive the Canada Emergency Response Benefit if they meet the eligibility requirements.

Do I need to be a citizen / permanent resident?

Yes if you meet the eligibility requirements, which includes residing in Canada and having a valid Social Insurance Number.

Can I get CERB if I quit because I don't feel safe?

The Canada Emergency Response Benefit is available to those who stop working for reasons related to COVID-19, for example:

- You have lost your job;
- You are in quarantine or sick due to COVID-19;
- You are taking care of others because they are in quarantine or sick due to COVID-19; and/or
- You are taking care of children or other dependents because their care facility is closed due to COVID-19.

There may be other reasons related to COVID-19 beyond these examples why you may have stopped working. However, you cannot voluntarily quit your job.

If you are concerned about the safety of your working conditions, you should discuss the situation with your employer.

If you work in a federally-regulated workplace, you may wish to consult your workplace health and safety committee or health and safety representative as well as the document "Right to refuse dangerous work" at <https://www.canada.ca/en/employment-social-development/services/health-safety/reports/right-refuse.html>

Otherwise, you may wish to consult the website for the department of labour in your province or territory for further information on your rights and the process you should follow.

The Canadian Centre for Occupational Health and Safety (<https://www.ccohs.ca/>) is another possible resource.



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If I lost my job prior to March 15 for reasons related to CERB do I still qualify?

If you became eligible for Employment Insurance regular or sickness benefits prior to March 15th, your claim will be processed under the pre-existing Employment Insurance rules.

If you are not eligible for Employment Insurance regular or sickness benefits and lost your job prior to March 15th you may be eligible for the Canada Emergency Response Benefit delivered by the Canada Revenue Agency. However, the Benefit is only available for periods between March 15 and October 3, 2020.

Am I eligible to apply for the CERB if I have not declared that I earned any money in the last year?

While having filed income tax for 2019 is not an eligibility requirement, you will need to confirm when applying for the Canada Emergency Response Benefit that you had at least \$5000 in employment or self-employment income in 2019 or in the 12 months prior to the date of your application. You will also need to confirm that you have not earned more than \$1000 in employment and/or self-employment income in a period of at least 14 consecutive days within the first benefit period and for the entire four-week benefit period of any subsequent claim. If you are deemed ineligible for the Benefit at a later date, you will be required to pay it back.

The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.

Can I be furloughed and still receive CERB?

Employers can choose to ask their employees to take a furlough to help meet their business requirements.

In this case, the employee would be considered to have stopped working (unpaid leave) and eligible for the Canada Emergency Response Benefit provided they meet the other eligibility criteria.

There is no requirement for the employer-employee relationship to be severed and the employee can continue to receive other benefits such as medical benefits from the employer and still be eligible for the Benefit.

Can I still receive CERB if I am still receiving benefits (i.e. Health or Dental) from my employer?

Yes.

Stopping work does not mean that the employee has severed all ties with their employer. The employer can continue to provide non-cash benefits to the employee and these will not impact their eligibility for the Canada Emergency Response Benefit.

What if I was expecting to go on Maternity leave?

There was a limitation with the CERB system when expectant mothers disclosed they were pregnant, and women were being immediately put on EI benefits rather than the CERB. This was happening regardless of whether the expectant mother became eligible for EI before or after March 15th.

March 15th is an important date as it determines whether a claim will be processed through the regular EI system or through the CERB system. The triggering date is not the date of application.

Expectant mothers who lost their job and are eligible for EI prior to March 15th, should have received EI regular benefits, and when eligible, transition to EI maternity and parental benefits following the birth of their child.



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The benefits will be paid at the rate established under EI rules.

Expectant mothers who lost their job and are eligible for EI after March 15th should receive the CERB (to a maximum of 16 weeks) and when eligible, transition to EI maternity and parental benefits following the birth of their child.

CERB benefits will be paid out at the rate of \$500/week.

An expectant mother could potentially claim EI regular benefits in between the end of CERB and the beginning of EI maternity and parental benefits.

Scheduled to start as of May 8th, women who should have been receiving the CERB will have their claims converted retroactively to the CERB.

Those who had been receiving less than the \$500 per week will receive a payment to get them up to the \$500.

Those who had been receiving more than the \$500 per week will not have any money clawed back, but will receive the \$500 per week flat rate from the time their claim is converted going forward.

The weeks for which they collect the CERB will not impact the number of weeks of maternity and parental benefits they may receive.

The maximum number of weeks of EI regular and maternity and standard parental benefits any claimant can receive is 50 weeks, or over a longer period for claimants who choose the extended parental benefits.

Whereas EI regular benefits count towards this 50-week maximum, CERB benefits do not.

In all cases, maternity and parental benefits will be paid at the rate established under EI rules.

Am I able to receive CERB if I am a student who was working part-time and lost my job due to COVID-19?

Yes, provided you lost your job as a result of reasons related to COVID-19 and meet the other eligibility criteria.

Am I still eligible for CERB if I received Scholarships, Bursaries, or Student Loans?

Yes, provided you stopped working for reasons related to COVID-19 and meet the other eligibility criteria.

Student loans and bursaries do not affect eligibility for the Canada Emergency Response Benefit.

Are people who lost their job but are receiving a pension eligible for CERB?

Yes, provided you stopped working for reasons related to COVID-19 and meet the other eligibility criteria.

Pension income does not affect eligibility to the Canada Emergency Response Benefit."

I am a part-time worker who has seen a reduction in my hours as a result of COVID-19. Am I eligible for the CERB?

You may be eligible if you have stopped working because of COVID-19.

When submitting your first claim, you cannot have earned more than \$1,000 in employment and/or self-employment income for a period of at least 14 or more consecutive days within the four-week benefit period of your claim.

When submitting subsequent claims, you cannot have earned more than \$1,000 in employment and/or self-employment income for the entire four-week benefit period of your new claim.



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Are self-employed small business owners eligible?

Yes provided they meet the eligibility criteria including that they stopped working due to COVID-19 and do not earn more than \$1000 in a period of at least 14 consecutive days in the first benefit period and for the entire four-week benefit period of any subsequent claim.

Small Business owners can receive income from their business in different ways, including as salary, business income or dividends. In determining their eligibility for the Canada Emergency Response Benefit:

- Owners who take a salary from their business should consider their pre-tax salary;
- Owners who rely on business income should consider their net pre-tax income (gross income less expenses);
- Owners who rely on dividend income should consider this as self-employment income provided it comes from non –eligible dividends (generally, those paid out of corporate income taxed at the small business rate)."

Are Self-Employed Fishers eligible for the CERB?

Self-employed fishers are encouraged to apply for Employment Insurance fishing benefits.

If a self-employed fisher does not meet the criteria to establish a new EI fishing benefits claim, or if they have exhausted their EI fishing benefits between December 29, 2019 and October 3, 2020 and are unable to work due to COVID-19, they may be eligible for the Canada Emergency Response Benefit, provided they meet the eligibility criteria.

You cannot be in receipt of Employment Insurance benefits (including fishing benefits) and the Canada Emergency Response Benefit for the same period.

Are individuals who are part of work-sharing agreements eligible for the CERB?

No. Individuals who are part of work-sharing agreements are not eligible as you cannot be getting Employment Insurance Benefits and the Canada Emergency Response Benefit at the same time.

Employers and workers can continue to enter into Work-Sharing agreements. The Canada Emergency Response Benefit has no impact on claims subject to Work-Sharing agreements. These claims continue to be processed using the standard rules for calculating Work-Sharing benefits.

Am I eligible for CERB if I volunteer to be temporarily laid off by my employer to help them manage the pressure on their business?

Yes. You are eligible for the Canada Emergency Response Benefit if you are laid off as a result of reasons related to COVID-19, even if you maintain your attachment with your employer.

Can I still receive CERB if I receive maternal/parental benefits?

You cannot receive maternity or parental benefits at the same time as the Canada Emergency Response Benefit.

If you cannot return to work due to COVID-19 following your maternity/parental leave, you would be considered to have stopped working due to COVID-19. If you meet the other eligibility requirements you may receive the Canada Emergency Response Benefit.

Am I eligible for CERB if I am in an apprenticeship program, receiving EI funding, and lose my job due to COVID-19?



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No, but you could be eligible to continue receiving your Employment Insurance benefits.

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Income

What counts toward the \$1000 in income I can earn?

The \$1,000 includes employment and/or self-employment income. This includes among others: tips you may earn while working; non-eligible dividends; honoraria (e.g., nominal amounts paid to emergency service volunteers); and royalties (e.g., paid to artists).

However, royalty payments received from work that took place before the period for which a person applies for the Canada Emergency Response Benefit do not count as income during that specific benefit period.

Pensions, student loans and bursaries are not employment income and therefore, should not be included in the \$1000.

Applications will be verified against tax records to confirm income.

What counts towards the \$5000 in income required?

The \$5,000 includes all employment and self-employment income. This includes among others: tips you have declared as income; non-eligible dividends; honoraria (e.g., nominal amounts paid to emergency service volunteers); and royalties (e.g., paid to artists).

If you are not eligible for Employment Insurance, you may also include maternity and parental benefits you received from the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan.

Pensions, student loans and bursaries are not considered employment income and should not be included.

Does the \$5000 have to be earned in Canada?

No

Am I still eligible for CERB if I receive dividends?

Yes as long as the dividends are non-eligible dividends (generally those paid out of corporate income taxed at the small business rate) and you meet the eligibility criteria.

Non-eligible dividends count towards the minimum \$5000 in income required for eligibility. Non-eligible dividends also count toward the \$1000 income threshold for a benefit period.

Do artists' royalties count as income with respect to CERB?

Yes, in some cases. Artists' royalties would be considered payments received as self-employment income if they were received as compensation for using or allowing the use of a copyright, patent, trademark, formula or secret process that is a result of their own work or invention. These royalties count towards the \$5,000 income threshold, as well as towards the \$1,000 that claimants can earn per month while receiving the Benefit. However, royalty payments received from work that took place before the period for which a person applies for the Canada Emergency Response Benefit do not count as income during that specific benefit period.

Other royalties (i.e., from investment activities) do not count with respect to the Benefit.



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Do scholarships, bursaries, or student loans count towards the \$5000 in income?

No. Student loans and bursaries do not count toward the \$5000 in income.

The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.

Does pension income count towards the \$5000?

No. Pension income does not count toward the \$5000 in income.

The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.

Can I get the CERB if I am receiving disability benefits?

Yes, provided you stopped working for reasons related to COVID-19 and meet the other eligibility criteria.

Disability benefits do not affect eligibility to the Canada Emergency Response Benefit.

Does the money I receive through my disability benefits count toward the requirement for \$5000 in income?

No. Funding received through disability benefits does not count toward the \$5000 in income.

The income of at least \$5,000 may be from employment and/or self-employment. For those who are not eligible for Employment Insurance you may also include maternity and parental benefits under the Employment Insurance program and/or similar benefits paid in Quebec under the Quebec Parental Insurance Plan as part of the calculation for income.

Can someone qualify for CERB if they still have a small amount of income coming into their business account?

Yes. To be eligible for the Canada Emergency Response Benefit, you must have stopped working as a result of reasons related to COVID-19 and receive less than \$1,000 in employment or self-employment income for at least 14 consecutive days within the initial four-week period for which you apply. For subsequent periods, you cannot receive more than \$1,000 in employment or self-employment income for the entire four-week period.

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Applications

How do I apply for CERB?

You can apply here: <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra/how-apply.html#applying>

Can I only apply for CERB online?



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The best way for you to apply for the Canada Emergency Response Benefit is online. However, if you do not have online access, you can apply for the Benefit using the toll free number 1-833-966-2099.

What kind of documentation do I need to?

You will need to provide your personal contact information, your Social Insurance Number and confirm that you meet the eligibility requirements.

You may be asked to provide additional documentation to verify your eligibility at a future date.

Do I need a medical certificate or doctor's note to apply for CERB if I am in quarantine or sick from COVID-19?

No

Is an RoE required to apply for CERB?

A Record of Employment is not required to apply for the Canada Emergency Response Benefit.

However, employers are encouraged to provide a Record of Employment in the event that any employee should subsequently apply for Employment Insurance benefits.

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Payments

How is the maximum of 16 weeks calculated? Can I collect the 16 week CERB?

Service Canada and the Canada Revenue Agency are jointly delivering the Canada Emergency Response Benefit and an individual may only receive a maximum of 16 weeks in total within the eligibility period from March 15, 2020 to October 3, 2020. You can either apply for the Benefit through Service Canada or the Canada Revenue Agency, but not both.

The calculation of the 16 weeks begins with the first week for which you are receiving the Benefit. However, the 16 weeks do not have to be taken consecutively. For example, you could receive the Benefit for 4 weeks beginning March 15th and reapply for your second benefit period a few months later based on your personal situation.

Please note that the 16 week count does not restart when you reapply for the Canada Emergency Response Benefit after taking a break because you found employment.

When will I be able to receive my CERB benefit?

There is no waiting period so you will receive your Benefit within 10 days of applying.

Payments will be made through direct deposit or by cheque; however direct deposit is faster.

Your payments will be retroactive to the date you became eligible.

If I would be entitled to more than \$500 per week under EI, will I get the higher amount?

No.



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You will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

However, once you are finished receiving the Canada Emergency Response Benefit, you will still be eligible to receive Employment Insurance at the higher rate provided you cannot find a job. Getting the Canada Emergency Response Benefit does not affect your EI entitlement.

If I would be entitled to less than \$500 per week under EI, will I get the higher amount?

Yes.

You will receive \$500 per week, regardless of what you may have been eligible to receive through Employment Insurance.

What if I receive CERB twice for the same period?

Canadians should only apply for the Canada Emergency Response Benefit from either Service Canada OR the Canada Revenue Agency, not both. If you have already applied for Employment Insurance benefits but haven't received your benefits yet, you should not submit another application.

While there will not be any penalty for Canadians if you have received a payment in error, you will have to repay the CERB benefits for which you are not entitled and will receive a letter from the CRA providing you with further information about the repayment process.

Specifically, if you have received the Canada Emergency Response Benefit twice for the same benefit period, you are requested to return one of the payments to the Canada Revenue Agency using the following procedure:

- If you still have the original Canada Emergency Response Benefit cheque, you can return the cheque by mail to the address below.
- If you received the payment by direct deposit, or deposited the cheque, you can mail your repayment to the CRA. Be sure to:
 - Make payment out to "Receiver General for Canada"
 - Indicate it is for "Repayment of CERB"
 - Include your Social Insurance Number (SIN) or your Temporary Tax Number (TTN)
 - Please do not send cash through the mail.
 - Please mail your payment to:
Revenue Processing – Repayment of CERB
Sudbury Tax Centre
1050 Notre Dame Avenue
Sudbury ON P3A 0C1

Are payment renewals automatic with CERB?

No, the renewal of payments will not be automatic. You must confirm your eligibility for each period for which you apply either online or by phone (1-833-966-2099).

If you are receiving your Benefit through Service Canada you must complete your EI Report Card to confirm your eligibility.

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Employment Insurance (EI)



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If I am already receiving EI should I reapply for CERB

No.

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

You cannot be paid Employment Insurance benefits and the Canada Emergency Response Benefit for the same period."

If I became eligible for EI before March 15 but only applied after March 15 which benefit will I receive?

If you became eligible for Employment Insurance regular or sickness benefits before March 15th, your claim will be processed under the pre-existing Employment Insurance rules. You will not receive the Canada Emergency Response Benefit.

Do I need to complete my bi-weekly EI reports?

Yes.

While you are receiving the CERB through Service Canada and the Employment Insurance program, you must complete reports to show that you are eligible and to continue to be paid.

You can complete your reports online using the Internet Reporting Service or by telephone at 1-800-531-7555.

You will need your 4-digit Access Code from Service Canada and your Social Insurance Number (SIN). Continue completing reports when they're due to continue to be paid for the duration of your claim.

Do I get a choice between collecting the EI CERB and collecting EI regular Benefits?

There are three possible scenarios in terms of which benefit you may receive:

- If you became eligible for Employment Insurance regular or sickness benefits prior to March 15th, you will receive the Employment Insurance benefits. You do not get to choose to receive the Canada Emergency Response Benefit.
- If you became eligible for Employment Insurance regular or sickness benefits March 15th onward, you will receive the Canada Emergency Response Benefit. You do not get to choose.

The only case where you get a choice is if you started a new EI claim within the last 52 weeks and there are still weeks payable on that claim. If you are in this situation, you can choose to:

- Automatically reactive (renew) your existing claim at the existing benefit rate; or
- Request that Service Canada end your existing claim and open a new claim for the Canada Emergency Response Benefit, provided you meet the eligibility criteria.
- If you choose to end your existing claim, any remaining weeks payable on that existing claim will be lost and your decision is irreversible and not subject to reconsideration.

You cannot get Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.

Will workers with open EI claims (established before March 15) be handled by the old rules?

Yes. If you are already receiving Employment Insurance regular benefits, you will continue to receive these benefits until the end of your benefit period.



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You cannot exit the Employment Insurance system to apply for the Canada Emergency Response Benefit before the end of your Employment Insurance benefit period.

You also cannot get the Employment Insurance benefits and the Canada Emergency Response Benefit for the same period.

I am a seasonal worker who received EI regular benefits over the off-season and I have exhausted my benefit entitlement —am I eligible for the CERB?

Yes. You are eligible for the Canada Emergency Response Benefit if you are a former Employment Insurance claimant who used up your entitlement to your Employment Insurance regular benefits between December 29, 2019 and October 3, 2020, and are unable to find work due to COVID-19.

The date for which you would potentially become eligible for the Canada Emergency Response Benefit would be the week following your last Employment Insurance benefit payment or March 15, 2020, whichever is most recent. You may not receive EI benefits and the Canada Emergency Response Benefit for the same period.

I was laid-off from my work prior to March 15, 2020 and I am unable to find work due to COVID-19—am I eligible?

Yes. You are eligible for the Canada Emergency Response Benefit if you are a former Employment Insurance claimant who used up your entitlement to your Employment Insurance regular benefits between December 29, 2019 and October 3, 2020, and are unable to find work due to COVID-19.

The date for which you would potentially become eligible for the Canada Emergency Response Benefit would be the week following your last Employment Insurance benefit payment or March 15, 2020, whichever is most recent. You may not receive EI benefits and the Canada Emergency Response Benefit for the same period.

I am a fisher who received Employment Insurance fishing benefits over the off-season and I have just exhausted my benefit entitlement, but I am unable to find work due to COVID-19—am I eligible for the CERB?

If a self-employed fisher does not meet the criteria to establish a new EI fishing benefits claim, or if they have exhausted their EI fishing benefits between December 29, 2019 and October 3, 2020 and are unable to work due to COVID-19, they may be eligible for the Canada Emergency Response Benefit, provided they meet the eligibility criteria.

You may not receive Employment Insurance benefits (including fishing benefits) and the Canada Emergency Response Benefit for the same period.

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