

Employment Insurance(EI)

What is Employment Insurance (EI)?

Employment insurance (EI) is a Canadian program that provides temporary financial support to unemployed workers.

There are 5 categories of EI

- EI regular benefits
- EI sickness benefits
- EI maternity leave
- EI parental benefits
- EI caregiving benefits

**This tip sheet only provides a brief overview of EI regular benefits.*

Eligibility

- To be eligible to apply for EI, you must have lost your job through no fault of your own.
- You must be actively searching for work, available and able to accept work, and currently unable to find a new job.
- The basic rate for EI benefits is 55% of your weekly income, up to \$695 per week.
- You can receive benefits for up to 45 weeks.
- You must have contributed to EI during your employment as a self-employed person or through your employer. Check your paystub for your EI contributions.
- You must have worked at least 420 to 700 insurable hours (this is dependent on your region).

How to Apply for EI

- If you wish to apply for EI, you should apply within 4 weeks after you stop working.
- It may take over 4 weeks for Service Canada to review your application and start paying benefits.

You have 2 options to apply for EI

- Online
 - If you are unable to apply online, contact Service Canada 1-800-622-6232. For TTY call 1-800-926-9105.
- In person by visiting a Service Canada centre
 - If you are unable to speak English or French, you should bring someone who will be able to translate for you.

Information You Will Need to Apply for EI

When you apply you will need personal information such as:

- Your Social Insurance Number (SIN) and one other identification document with a photo (e.g. driver's license, passport, etc.)
- You may also need your proof of immigration status or work permit if your SIN number begins with a 9.
- The surname at birth of one of your parents.
- Your mailing address and/or residential address (including postal code).
- Your banking information if you wish to sign up for your EI cheques to be directly deposited
 - Your account number
 - Financial institution name
 - Bank branch (transit) number
- The dates of what you were paid for each of your highest-paid weeks in the past 52 weeks.

When you apply for EI, you will need information from all of your jobs within the past 52 weeks including:

- The name(s) and address(es) of all of your employers.
- The dates you worked for each employer.
- Detailed reasons for leaving the job (e.g. if you quit, were dismissed, etc.)
- Your Record of Employment (ROE).
 - Your employer can provide you with a copy of your record of employment OR
 - They can send a copy to the government. If this is the case, you do not need a copy to apply for EI
 - You can apply for EI while waiting for your employer to provide your ROE

What You Can Do If Your Are Denied EI

If you are denied EI, you can ask Service Canada to reconsider their decision within 30 days. The Request for Reconsideration of an Employment Insurance (EI) decision form can be found online at: bit.ly/EIreconsideration.

For more information about your legal rights, contact:



450 Frederick St. #101, Kitchener ON N2H 2P5
Phone: 519-743-0254 or Online Contact Form found at: www.wrcls.ca

