



Employment Insurance (EI) – Canada CA

Presented by: GOD OF TAX – Shanthiya

Godoftax.ca

## What is EI?

Employment Insurance (EI) is a temporary income support provided by the Government of Canada to people who lose their job or cannot work due to specific reasons. EI is not free money – it is insurance you pay for through your salary.

## Who Qualifies for EI?

You may qualify if:

- You worked in insurable employment (full-time or part-time)
- You paid EI premiums
- You lost your job due to layoff, shortage of work, contract ending, or valid medical/family reasons

Not eligible if:

- You quit without valid reason
- You were fired for misconduct

Employment Insurance (EI)

provides regular benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, or seasonal or mass lay-offs) and are available for and able to work, but can't find a job. ([https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html?utm\\_source](https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html?utm_source))

**Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you haven't yet received your record of employment. If you delay filing your claim for benefits for more than 4 weeks after your last day of work, you may lose benefits.**

## Minimum Hours Required

You need between 420–700 insured hours in the last 52 weeks, depending on your region's unemployment rate. Most applicants qualify with around 600 hours.

## Types of EI Benefits

1. Regular EI – Job loss due to layoff or shortage of work
2. Sickness Benefits – Up to 26 weeks (doctor's note required)
3. Maternity Benefits – Up to 15 weeks
4. Parental Benefits – Standard (55%) or Extended (33%)
5. Caregiving Benefits – For caring for ill family members

## How Much EI Pays

EI pays 55% of your average weekly earnings.

Maximum amount is approximately \$668 per week (subject to yearly updates).

## How Long You Can Receive EI

- Regular EI: 14–45 weeks
- Sickness EI: Up to 26 weeks
- Maternity EI: 15 weeks

Duration depends on hours worked and regional unemployment rate.

## How Many Times Can You Apply?

There is no lifetime limit. You can apply each time you lose a job, as long as you have new insured hours. Previously used hours cannot be reused.

## When to Apply

Apply immediately after stopping work, even if your ROE is not ready. Delays over 4 weeks may cause loss of benefits.

## How to Apply for EI

Apply online at Canada.ca.

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

You will need:

- SIN
- Bank details
- Employer details
- ROE (usually sent by employer)

Processing time: Around 28 days.

## Important Rules After Approval

- Submit bi-weekly reports
- Actively search for work
- Report any income earned

Failure to report may stop payments or require repayment.

## Work Permit Holders

Work permit holders can apply if they worked legally, paid EI, have a valid work permit, and are available to work.

## **Frequently asked questions:**

### ➤ **Can I apply for EI again?**

**YES.** There is **no lifetime limit** on EI applications in Canada.

You can reapply **every time** you lose a job — **as long as you qualify again.**

### **Rules to apply for EI again (very important)**

**You must have NEW insurable work hours**

- Hours used in your **previous EI claim are gone**
- You must:
  - Go back to work
  - Earn enough **new insurable hours**
  - Then you can apply again

Example:

- Used 600 hours for last EI ❌
- Worked again and earned 500–600 new hours ✅
- You can apply again

### ➤ **I was self employed, can I apply?**

I'm self employed, can I apply?

Self-employed Canadians can apply for **Special EI Benefits** only (sickness, maternity, parental, caregiving), **not Regular EI** (job loss due to layoff).

#### **Key Points**

- **You must voluntarily register** for self-employed EI
- Cannot get **regular EI for lost business income**
- Must **report any other income** while receiving special EI
- Payments are **taxable**

### ➤ **Is EI taxable?**

Yes.

EI benefits are **taxable income** and must be reported when filing your tax return.

➤ **Is EI automatic after job loss?**

No.

You must **apply yourself** and meet eligibility rules.

➤ **Can I work part-time while on EI?**

Yes, but:

- You must report all earnings
- EI payments may be reduced
- Failure to report income can lead to repayment

➤ **Where can I get help if I'm unsure?**

You can:

- Contact **Service Canada**
- Visit **Canada.ca**
- Seek professional guidance

## **For Tax Filing contact:**

**I provide professional Tax filing services.**

Please feel free to **send me a message** if you'd like me to prepare your taxes.

416-949-0782 – Shanthiya

Website: <https://godoftax.ca/>

This PDF information is for general guidance only and is not official government advice.

EI eligibility and benefits are subject to Service Canada's final decision.

**GOD OF TAX is not affiliated with Service Canada or the Government of Canada, and this document should not be considered legal, financial, or official government advice.**