

How to Apply for EI during COVID-19

Apply as soon as possible after you stop working. If you wait more than 4 weeks after your last day of work to apply, you may lose benefits.

EI Sickness Benefits

Under the new rules, Canadians who have been asked to self-isolate or quarantine can apply for EI without a medical certificate, as would normally be required along with employment records.

Workers who can't apply because they are sick or quarantined, can also file for EI sickness benefits at a later date and have the claim backdated. The one-week waiting period can also be waived.

In order to start the application, visit:

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

1. Gather supporting documents

You must have your records of employment (ROEs), but a medical certificate won't be necessary for those who have been asked to self-isolate or quarantine. Service Canada advises people to apply right away even if you don't have these documents as you can send them in later.

2. Complete the online application

Make sure you have the following information to complete your application:

- the names and addresses of your employers in the last 52 weeks
- the dates you were employed with each employer and the reasons you're no longer employed with them
- your detailed explanation of the facts if you quit or were dismissed from any job in the last 52 weeks
- your full mailing address and your home address, if they are different
- your social insurance number (SIN)
- your mother's maiden name
- your banking information, including financial institution, branch (transit) number and your account number, to sign up for direct deposit

The online application takes about an hour to complete. Your information is saved for 72 hours (3 days) from the time you start. If you don't complete the application, you can come back to it later using a temporary password that you receive when you start your application.

If you don't complete the application within 72 hours, it will be deleted and you'll have to start a new application.

3. Provide supporting documents

You can visit My Service Canada Account (MSCA) to view ROEs that have been issued to you by past and current employers. If you do not have an account you can sign up.

Link: <https://www.canada.ca/en/employment-social-development/services/my-account.html>

4. Receive access code by mail

Once your application is complete, Service Canada will mail you a benefit statement. This statement will include a 4-digit access code. You need this code and your SIN to inquire about your application and to complete biweekly reports. Receiving the EI benefit statement doesn't mean that Service Canada has

made a decision about your claim.

5. Review your application status

To check the progress of your application, you can:

- log into MSCA
- contact Service Canada

If you haven't registered with MSCA, you can create an account when you receive your benefit statement and access code.

EI Regular Benefits

EI regular benefits provide financial assistance to individuals who lose their jobs through no fault of their own (for example, due to shortage of work) and are available for and able to work, but can't find a job.

In order to start the application, visit:

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

Make sure you have the following information to complete your application:

- Your Social Insurance Number (SIN). If your SIN begins with a 9, you need to supply proof of your immigration status and work permit.
- Your mother's maiden name.
- Your mailing and residential addresses, including the postal codes.
- Your complete banking information to sign up for direct deposit, including the financial institution name, bank branch number, and account number
- Names, addresses, dates of employment, and reason for separation for all your employers over the last 52 weeks
- Your detailed version of the facts (if you quit or have been dismissed from any job in the last 52 weeks)
- The dates, Sunday to Saturday, and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your Record(s) of Employment, to calculate your benefit rate.

Access codes

If you are asked for an access code and you don't have one, it takes about a week for the access code to be mailed to you. There is no workaround for that at the moment.

Earnings While on EI

If you work while receiving regular benefits and have served your waiting period, you will be able to keep 50 cents of your EI benefits for every dollar you earn, up to 90 percent of the weekly insurable earnings used to calculate your EI benefit amount. This 90 percent amount is called the earnings threshold. If you earn any money above this threshold, we will deduct it dollar for dollar from your benefits.

When you work and receive benefits at the same time, you must [report](#) your work earnings and hours for each week you work, in the week in which the work occurred.

For more information, visit:

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