



## Frequently Asked Questions about Employment Insurance (EI)

### 1. When should I apply for EI?

You should apply as soon as possible once you have stopped working, even if your employer has not issued your ROE yet. You should know that if you delay applying for benefits beyond four weeks after your last day of work, you risk losing benefits.

### 2. How do I apply?

To find out if you can receive EI benefits, you must submit an application online through the Service Canada website [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

You can apply:

- **At home**  
If you have access to the Internet at home, you can apply for EI benefits from there—24 hours a day, seven days a week.
- **At a Service Canada Centre**  
You can apply online at any Service Canada Centre using one of the many Internet kiosks available. To find the Service Canada Centre nearest you, visit the Service Canada website.
- **At a public Internet access site**  
There are various locations in your community, such as public libraries, where you can access the Internet to apply for EI benefits

### 3. What information/documents will I be asked for when I apply?

- your Social Insurance Number;
- 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, the bank branch number, and your account number;
- the names, addresses, dates of employment, and reason for separation for all your employers for 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;

### 4. How long do I have to work to be eligible to collect EI?

In most cases you will need **between** 420 and 700 insurable hours of work, depending on the unemployment rate in your region at the time of filing your claim for benefits. To find out the number of insurable hours required for your region, visit the following website:

[http://srv129.services.gc.ca/eiregions/eng/rates\\_cur.aspx](http://srv129.services.gc.ca/eiregions/eng/rates_cur.aspx)

In some instances, a minimum of 910 insurable hours may be needed to qualify.

### 5. How long can I receive EI?



You can receive EI **from** 14 weeks to a maximum of 45 weeks, depending on the unemployment rate in your region and the amount of insurable hours you have accumulated in the last 52 weeks or since your last claim, whichever is shorter.

Before you start receiving EI benefits, there are two weeks for which you will not be paid. This is what we call the "waiting period." The waiting period is like the deductible that you must pay for other types of insurance.

You usually serve the waiting period at the very beginning of a benefit period, unless you receive earnings during this two-week period. In that case, the waiting period will start during the first week for which you would otherwise be entitled to benefits.

#### **6. How much can I receive?**

We cannot tell you exactly how much you will receive without having processed your application. However, we can tell you that the basic rate for calculating EI benefits is **55%** of your average insurable weekly earnings. As of January 1, 2014, the maximum insurable earnings amount is **\$48,600**. This means that you can receive a maximum amount of **\$514** per week.

#### **7. How do I receive my EI payment?**

Shortly after applying for EI, you will receive a benefit statement in the mail indicating your access code and the date your first claimant's report is due, along with instructions on how to complete your report via an automated telephone reporting service or the internet reporting service. If you cannot complete your claimant's reports by internet or by telephone, you will need to complete and mail them to your nearest Service Canada Center.

#### **8. When should I expect my first payment?**

If all the required information is received, and if you are eligible for benefits, your payment will be issued usually within 28 days from the date of filing your claim. If you cannot be paid benefits, you will be notified of the decision made on your claim.

#### **9. How does working while collecting EI affect the duration of a claim?**

If you start working before you finish your current EI claim, you must advise the Service Canada so that your claim can be adjusted or stopped, depending on whether the work is full-time, part-time or by contract.

### **How can I contact Service Canada?**

The EI Telephone Information Service is an automated telephone service that is available 24 hours a day, seven days a week. If you would prefer to speak to a representative, call this service between 8:30 a.m. and 4:30 p.m., Monday to Friday, and press "0." You can get general information about the EI program, the Social Insurance Number (SIN), and your specific EI claim.

Information about your claim is updated every morning from Monday to Friday. To access information about your EI claim, you will need your SIN and access code, which you will find on the benefit statement that is mailed to you after you apply for EI benefits.