

EI – Regular Benefits

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, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.

People are encouraged to file a claim as soon as they lose their job. Outstanding documents can be submitted after the application has been submitted.

Who Qualifies?	<p>You may be entitled to Employment Insurance (EI) regular benefits if you:</p> <ul style="list-style-type: none">• Lost your job through no fault of your own;• Have been without work and without pay for at least 7 consecutive days• Have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim (whichever is shorter)<ul style="list-style-type: none">➤ In Toronto the required number of insurable hours is 700➤ 700 hours is equivalent to approx. 24 weeks of work at 30 hours a week• You are actively looking for work and you are ready, willing and capable of working each day
How much will a person receive?	<ul style="list-style-type: none">• You could receive 55% of your insurable earnings (up to a maximum of \$573 a week)• In Toronto the maximum number of weeks payable for regular benefits is 36 (the minimum is 14 weeks)
What information is needed?	<p>To complete an application for EI regular benefits, you will need the following personal information:</p> <ul style="list-style-type: none">• Your Social Insurance Number (SIN).<ul style="list-style-type: none">➤ 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. <p>If you are missing some of these documents, you should still apply. This will help prevent delays.</p>
How to apply	<ul style="list-style-type: none">• To find out if you are eligible to receive EI regular benefits, you must submit an application online (Canada.ca)• The website will take you step by step through the application process, and provide detailed instructions on how to complete the form.• The application will take approx. 60 minutes to complete• Apply as soon as possible after you stop working. Even if you do not have all of the required information. You may lose benefits if you wait.

	<p>Note: When you apply for Employment Insurance benefits, you will be asked for your email address. If Service Canada needs more information about your claim and cannot reach you by phone, a Service Canada agent will send you a toll-free number by email, asking you to call an agent.</p>
<p>After you have applied</p>	<ul style="list-style-type: none"> • Review your application (via your <u>My Service Canada Account</u>) to determine the status of your application • Submit outstanding/ required information • Check your mail often. A benefit Statement and access code will arrive by mail • Waiting period: Before you start receiving EI benefits, there may be one week for which you will not be paid. This is what they call the "waiting period." The waiting period is like the deductible that you must pay for other types of insurance. • If you are eligible you should receive your first payment within 28 days of the date they receive your application and all required documents. • You must complete bi-weekly reports to prove your eligibility and to receive benefits to which you may be entitled. Failure to do so can mean a loss of benefits. <p>If you are not entitled to receive EI benefits, they will contact you by letter or by telephone to explain why. If you disagree with their decision, you have the right to request a reconsideration.</p>
<p>What should a person do if they do not qualify for EI-Regular benefits?</p>	<p><u>Ontario Works</u> provides money for food, shelter and other costs to people in financial need who meet the eligibility criteria.</p> <ul style="list-style-type: none"> • Applications can be made <u>online</u> • Applications can be made <u>over the phone</u>. <ul style="list-style-type: none"> ➤ Application Centre Phone number: 416-338-8888 ➤ Toll free number: 1-888-465-4478 ➤ TTY line 416-392-2823 (for persons who are deaf, deafened or hard of hearing) • At this time we ask that you not walk into an office to apply in person.
<p>Contacts:</p>	
<p>EI</p> <ul style="list-style-type: none"> • Toll-Free: 1-833-381-2725 (dedicated toll-free phone number to support enquiries related to waiving the EI sickness benefits waiting period for COVID-19 related claims) • Toll-Free: 1-800-206-7218 • TTY: 1-800-529-3742 	<p>Ontario Works</p> <ul style="list-style-type: none"> • Application Centre phone number: 416-338-8888 • TTY: 416-392-2823 • Toll free number: 1-888-465-4478