



# Snapshots™

## LEAVING A JOB: EMPLOYMENT INSURANCE

IF YOU HAVE LEFT YOUR EMPLOYER, YOU WILL PROBABLY BE ELIGIBLE FOR FEDERAL EMPLOYMENT INSURANCE (EI) BENEFITS.

However, your eligibility, the amount of the benefit and the length of the benefit will depend on factors such as the nature of your departure, how much you were earning and where you live in Canada.

EI is a fairly complex program. Here is an overview of the program. Let me know if you have more questions.

### Eligibility

To receive EI benefits you must have lost your job through no fault of your own such as being laid off. Therefore, if you decided to quit your job you will not be eligible for benefits except in unusual circumstances. You must also be available for work and be actively trying to find a new job.

### Applying

You must apply to receive EI benefits. The application can be made at any Service Canada office or online.

### [Application for Employment Insurance](#)

Your qualifications to receive benefits, and the amount of benefits you receive, will depend on your situation. If you are receiving severance payments from your company you will not be eligible to receive EI benefits while those payments are being paid. However, you can apply in the meantime and have your claim processed.

What you will need to make a claim:

- Social Insurance Number (SIN)
- Record of Employment (ROE) for the past 52 weeks – your employer or employers is/are obliged to provide you with this. If you have not received the ROE you may still apply and you will receive instructions on how to obtain it
- Personal identification such as a driver's license, birth certificate or passport if applying in person

There is a two-week waiting period for EI claims. This is comparable to a deductible in other kinds of insurance.

### Amount of the Benefit

For 2014, the benefit is 55% of average weekly salary to a maximum based on annual employment income of \$48,600. This equates to a maximum weekly benefit of approximately \$500 per week and is considered taxable income.

## Duration of the Benefits

The January 2009 federal budget extended EI benefit eligibility by five weeks for a two-year period. The duration of the benefits depends on the unemployment rate in your region, which means the maximum benefit period will be from 19 to 50 weeks.

## Self-Employed Individuals Eligible for Special EI Benefits

Beginning in January 2011, self-employed persons are eligible to receive unemployment benefits. If you wish to participate in this program, you will have to register and begin contributing to the plan. There are four different categories where benefits are paid:

- Maternity Benefit
- Parental Benefits
- Sickness Benefits
- Compassionate Care Benefits

## Registering in the Plan

To register in the plan, you should access [My Service Canada](#).

If you are applying for benefits after April 1, 2010, you will be required to wait 12 months before making a claim.

## Premiums

Participants need to have earned at least \$6,515 in net income from self-employment over the calendar year preceding the year of the claim.

In 2014, except for Quebec, the premiums will be \$1.93 for each \$100 of income up to the income limit of \$48,600. The maximum annual premium is \$937.98.

In Quebec in 2014, the premiums will be \$1.54 for each \$100 of income up to the income limit of \$48,600. The maximum annual premium is \$767.88.

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