

# IMPORTANT INFORMATION QUICK REFERENCE GUIDE: RECORD OF EMPLOYMENT, EMPLOYMENT INSURANCE BENEFITS, OPTIONAL BENEFITS AND GARNISHMENTS

#### **BENEFITS**

**EXTENDED HEALTH BENEFITS:** If your practice has optional benefits, your benefits will continue, and arrear re-payment will be reviewed with you upon your return to work. Please speak with your Practice Manager if you require confirmation on benefits in your practice.

#### **RECORD OF EMPLOYMENT**

Your Record of Employment ("ROE") for employment insurance purposes is available within five days after your final payment from the Company on the Human Resources Development Canada website. Your ROE is available at: https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-roe.html

You do not need to print your record of employment; it will be submitted for you electronically.

### **EMPLOYMENT INSURANCE BENEFITS**

https://www.canada.ca/en/services/benefits/ei.html

## **COVID-19 EI benefits and guidelines**

https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html

Employment Insurance (EI) sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work. Canadians quarantined can apply for Employment Insurance (EI) sickness benefits.

If you are eligible, visit the <u>El sickness benefits</u> page to apply. \*\*Please note that for El sick benefits, you may be required to exhaust any outstanding paid sick time prior to El eligibility and payments.

Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:

- The one-week waiting period for <u>El sickness benefits</u> will be waived for new claimants who are quarantined so they can be paid for the first week of their claim
- Establishing a new dedicated toll-free phone number to support enquiries related to waiving the <u>El sickness</u> benefits waiting period
- Priority El application processing for El sickness claims for clients under quarantine
- People claiming El sickness benefits due to quarantine will not have to provide a medical certificate
- People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their
   EI claim backdated to cover the period of delay

Contact the new dedicated toll-free phone number if you are in quarantine and seeking to waive the one-week <u>El sickness</u> <u>benefits</u> waiting period so you can be paid for the first week of your claim:

Telephone: 1-833-381-2725 (toll-free)Teletypewriter (TTY): 1-800-529-3742

If you are experiencing symptoms such as cough, fever, difficulty breathing or you are in self-isolation or quarantine, do not visit or enter any Service Canada office. As an alternative, you may access our services online or by calling 1 800 O-Canada.



**For other EI benefits and guidelines** please refer to the EI Regular Benefits document provided by Service Canada or visit Service Canada's web-site at <a href="https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html">https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit.html</a>.

To apply online You may also apply to your local Human Resources and Social Development Canada office for Employment Insurance (EI) benefits. Please note you will be required to have the following information available to apply for EI benefits:

- a. your **Social Insurance Number** (SIN) (if your SIN begins with a "9", you need to provide proof of your immigration status and work permit);
- b. your mother's maiden name;
- c. your **mailing and residential address**, including your postal code please note that if you do not have a usual place of residence, you must apply in person at your local office;
- d. your **complete banking information** branch number, financial institution name and number, and account number as shown on your cheque or bank statement, if you would like your payments deposited directly into your bank account;
- e. your **detailed version of the facts** i.e. explain that you are no longer employed because of a restructuring. If there are any weeks during the last year when you did not work, and you did not receive any earnings, you will need to provide the dates and the reasons why; and
- f. all **Records of Employment (ROEs)** from the past year. You will need to provide your ROEs from every employer for whom you have worked in the last year. Even if you have not received all your ROEs yet you should submit your El application immediately. You can always submit your ROEs later.

#### **WORKING WHILE ON EI**

How working affects your claim <a href="https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/working-while-claim.html">https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/working-while-claim.html</a>

If you earn money while receiving EI benefits, you can keep 50 cents of your benefits for every dollar you earn, up to 90 percent of your previous weekly earnings (roughly four and a half days of work). Above this cap, your EI benefits are deducted dollar-for-dollar.

You are not eligible to receive EI benefits if you work a full week, regardless of the amount you earn. However, this will not reduce the total number of weeks payable on your claim.

# **GARNISHMENTS**

An employer must comply with all garnishments orders. The rate of deduction can be up to 30% or higher of gross and/or net pay depending on the garnishment order. However, the Canada Revenue Agency and Revenue Québec have different rules for moneys paid on termination and have the authority to claim up to 100% of certain payments. Therefore, if there is an outstanding garnishment order against you, you should review the order, as the employer will be required to comply with it upon termination of employment.