



# Employment Insurance (EI), Canadian Emergency Response Benefit (CERB) & The Canada Emergency Wage Subsidy (CEWS) (COVID-19 Update) Frequently Asked Questions (FAQ)

April 27, 2020, 11:00 am

**Each time we update this document the new information that is added or changed will be posted in a blue font. This is to assist you in quickly identifying new information.**

As of today, there should be no oral health care workers providing any non-essential care. Unfortunately, this means many BCDHA members will experience employment interruptions for an undetermined amount of time. BCDHA continues to gather and disseminate as much information as possible, to make this difficult time more manageable for all dental hygienists who are impacted. As we become aware of additional or new information, we will be sure to share this with our members.

If you have a question that is not included here, please email it to [info@bcdha.com](mailto:info@bcdha.com) labelled **EI, CERB or CEWS Question** and we will research and post the answer in this document.

We encourage you to share the information document from our website with your friends and colleagues as we all attempt to manage in this turbulent time.

## [Benefits through the Canada Emergency Wage Subsidy \(CEWS\) program](#)

**I work for a dentist or a dental hygiene employer, is my employer eligible for the [Canadian Emergency Wage Subsidy \(CEWS\)](#) program?**

- Our information from government is that dental practices are eligible for the program.
- An employee would be eligible for 75% of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75% of the employee's pre-crisis weekly remuneration, whichever is less. [Employers may be eligible for the subsidy of employee wages for up to 12 weeks, retroactive from March 15, 2020, to June 6, 2020.](#)
- We strongly suggest that dental hygienists contact their employer to inquire if they are enrolling in the CEWS program, more information can be found [here](#).
- [The portal is open as of April 27, 2020 and government officials anticipate having 90% of applications processed by May 5<sup>th</sup> with cash flowing shortly after.](#)



- Dental hygienists do **NOT** have to be actively working to be eligible for the wage subsidy. While dental hygienists are not able to provide dental hygiene treatment, they can be proactive, maintain relationships with clients, and help to ensure a successful transition to re-opening of the dental practice.

**I am a student, am I eligible for the [Canadian Emergency Wage Subsidy \(CEWS\)](#) program?**

- No, a student would not normally be eligible for the CEWS, however as a student you would be eligible for the [Canada Emergency Student Benefit \(CESB\)](#), this would provide for [\\$1250 monthly payment](#) from May -August, to make up for lost work and reduced hours.
- The benefit can increase to \$1750 for people with disabilities or who care for others.
- Students will soon be eligible to receive monthly payments of between \$1,000 and \$5,000 for volunteering in their communities to reward them for their efforts.
- These benefits are intended to target support for young people who have fallen through the cracks of other emergency relief programs.
- The federal government has also said that they are increasing the student loan grants.
- Additionally, Trudeau says there will be an increase in student workplace paid jobs.
- [Information on benefits for students can be located here.](#)

**[Applying for Employment Insurance \(EI\) or Income Replacement Benefits](#)**

**Who is Eligible for EI? (Maximum pay is \$573 a week)**

- If you stopped working because of COVID-19, you should apply for the [Canada Emergency Response Benefit](#), whether or not you are eligible for Employment Insurance (see information below)
- Whether you qualify for EI will depend on your specific situation, such as regional rate of employment, and the number of hours [worked in the last 52 weeks](#).
- Regular EI is available and provides regular benefits to individuals who lost their jobs through no fault of their own (for example, due to shortage of work for a reason other than COVID-19). Information on EI regular benefits is located [here](#).
- EI sickness benefits include being unable to work because of illness or quarantine. Under these recent changes, the one-week waiting period for sickness benefits will be removed for those who have been told to self-isolate or quarantine, meaning applicants can be paid for the first week of their claim.
- The application can be made on line [here](#).

**I have stopped work because of COVID-19 pandemic, do I qualify for the CERB?**



- The federal government updated their webpage on the [Canada Emergency Response Benefit \(CERB\)](#). The update includes information on how to apply and contains a Q&A.
- If you applied for EI after of March 15<sup>th</sup> your claim will be moved to the CERB and will receive a flat rate of \$500 per week regardless of whether you are entitled to more through EI. The CERB will be available for 16 weeks.
- Accessing the CERB not have an impact on future eligibility of EI claims.
- If a cheque is being mailed to you it should arrive in approximately 10 days once your claim is processed. If you have [direct deposit with CRA](#) then payment will be deposited within 3-5 days of processing.

#### **How quickly can I get EI if I was or am currently quarantined or self-isolated?**

- Normally there is a one-week waiting period for [EI sickness benefits](#), however the one-week waiting period is being waived for new claimants who are quarantined so they can be paid for the first week of their claim. There is a new dedicated toll-free phone number if you are in quarantine and seeking to waive the one-week EI sickness benefits 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

#### **When should I apply for benefits?**

- We suggest that you apply for eligible benefits as soon as you stop working.

#### **What if I work as a 'temp,' am I eligible for the CERB?**

- Yes, check [here](#) for more information.

#### **I am currently on maternity leave/parental leave am I eligible for apply for the CERB?**

- Information is located [here](#).

#### **What do I do if I own my business and must continue paying overhead when I have no revenue and what about my risk of potential claims made against me?**

- See the answer to questions above regarding [CERB](#).
- See our COVID-19 website for document titled [FAQ – Business Assistance for IDHP due to COVID-19](#).
- CDHA has published 'COVID-19, Insurance Coverage Overview,' [video](#).
- CDHA has also published 'COVID-19, Insurance Coverage position Statement,' [document](#).

### **Can my employer temporarily lay me off during the COVID-19 pandemic?**

- This is a common question during this crisis, employers may be able to enact temporary layoffs for some or all employees to deal with the temporary closure of a business. Ideally, employers and employees should have a written employment agreement which explicitly outlines what happens in the event of a layoff.
- If an employer puts you on a temporary layoff it may entitle you to severance pay. Since each employment situation can be different or complicated, we recommend that you seek the advice of a lawyer. Information on how to access a lawyer that specializes in employment law can be found near the end of this document.

### **WorkSafe BC Claims**

#### **What if I get sick or I am required to self-quarantine due to an exposure to COVID-19 from my work?**

- If you have a work-related injury or disease you should seek medical attention and report the injury or illness to your employer.
- If your exposure to COVID-19 was at your workplace you should submit a claim through WorkSafeBC as soon as is reasonable. Information on how to submit COVID-19 virus infection contracted through a work-related exposure can be located [here](#).

### **Other important issues**

#### **I am feeling very stressed, how do I cope mentally with all these challenges?**

- It is important for each of to stay physically healthy as well as mentally healthy. These stressful times will put significant strain on all Canadians. The Canadian Psychological Association (CPA) has put out a document that outlines things that we can do today to ensure that we manage our mental health, please access this document [here](#). Feel free to share this information with family, friends and others. There is some other fact sheets from the CPA in response to the COVID-19 pandemic, they can be located [here](#).
- As a BCDHA/CDHA member you have access to [Homewood Health Member & Family Assistance Program](#). You or your family can access confidential counselling for any challenge. This program is a professional and proactive service to support you, your spouse/partner, and eligible dependents (s)with a wide range of workplace, stress, and family issues and is available 24 hours a day, seven days a week 365 days of the year.

#### **How do I keep my personal information secure?**

- During this time and the days to come people will be stressed and probably in touch with government agencies such as Service Canada about EI or accessing the emergency benefits. Be careful with who you share your personal information with as there are scammers out there who are willing to take advantage of trusting people. Use your common sense if you



are contacted by people who say they want your social insurance number, visa card number or other personal information. It is always best practice for you to call agencies at a number that you know is secure. It is important for us all to be vigilant, especially now when people's guards might be down.

**What if I need legal advice on a topic, where can I go for help?**

- A quick internet search will reveal lawyers that specialize in employment law in your area. Often, lawyers will provide a short initial consultation free of charge to determine if your situation might benefit from their services. Another excellent source for obtaining legal advice for a reasonable cost is [the Lawyer Referral Service \(LRS\)](#). The LRS program provides the opportunity to have a consultation with a lawyer for up to 30 minutes for a fee of ~~\$25 plus taxes~~ **FREE**. After the initial consultation, there is no obligation to retain the lawyer.

**LAWYER REFERRAL SERVICE**

The Lawyer Referral Service operates by telephone. Please call during business hours, 8:30 am to 5:00 pm, Monday - Friday at 604.687.3221 or 1.800.663.1919. Once the area of law is determined the operator will provide you with the name and telephone number of a lawyer in your geographical area. You contact the lawyer to set up an appointment to meet. You are entitled to up to a half hour consultation for ~~\$25~~ plus taxes.

**Free**

To learn more about the complete set of measures for Canadians and businesses [check here](#).

If you have additional questions or concerns, please let us know! [info@bcdha.com](mailto:info@bcdha.com)

*Be safe and be well!!*