

Before you Sign

Employment Insurance

Welcome to the Before You Sign podcast. This podcast was made to help you better know your legal rights in the province of Ontario. If you know your rights and responsibilities, you will be able to make choices that impact your life in Canada. It is important to know these podcasts are not legal advice for your situation, they give information about general legal topics that apply to your situation.

If you still have questions about this topic please consider going back to the service or agency who told you about these podcasts. If you have access to a computer, you can also go to stepstojustice.ca or settlement.org for more information. If you already know you need legal advice, support or representation please call Legal Aid Ontario at [1-800-668-8258](tel:1-800-668-8258) Monday to Friday from 8:00 a.m. to 5:00 p.m. (EST) for help in over 300 languages. This podcast is financially supported by The Law Foundation of Ontario, the YWCA St. Thomas-Elgin is solely responsible for the content.

Today we will be talking about a government program in Ontario called Employment Insurance benefits.

Employment Insurance benefits, also called EI, can provide regular benefits to people in different situations. If you have lost your job through no fault of your own because there was a shortage of work or seasonal lay-offs and you are available for and able to work, you can apply for Employment Insurance benefits. EI is also for people who need sick benefits if they are unable to work due to illness, injury or quarantine. You can apply for maternity and parental benefits if you're pregnant, have recently given birth, adopting a child, or caring for a newborn. There are also caregiving benefits and leave available if you are caring for or supporting a critically ill or injured person or someone needing end-of-life care. Be aware that each of these benefits has conditions that must be met before you can receive payments. If you are not sure if you qualify for these benefits the best thing to do is apply and let the people at Employment Insurance benefits determine your eligibility.

We will now discuss Employment Insurance benefits as it would apply if you have become unemployed. It is important to always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received or are unaware if your employer has filed your Record of Employment, also called your ROE. If you wait to file your claim for benefits for more than four weeks after your last day of work, you may lose benefits.

You may be entitled to Employment Insurance regular benefits if you:

- were employed in a job where you received a pay stub that recorded your payments of Canadian taxes.
- lost your job through no fault of your own;
- have been without work and without pay for at least seven days in a row in the last 52 weeks;

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- 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;
- are ready, willing and able to work each day;
- are actively looking for work and keeping a written record of employers you contact, including when you contacted them

You may not be able to get Employment Insurance benefits:

- if you chose to leave your job without a good reason
- if you were fired for doing something at work that you knew was wrong or illegal
- if you are unemployed because you are directly involved in a labour dispute (for example, a strike, lockout or other type of conflict)

You should apply for EI benefits even if you are not sure if you qualify. You should also apply as soon as possible following your job loss. To find out if you can receive benefits, you must apply online at www.canada.ca. The process can only be started by applying online. If you do not have internet access at home, you can visit a Service Canada office near you to use a computer there or use public internet at a place like your local library. It will take about 60 minutes to complete the online application. You will need to have the following information before starting your application.

- your mother's maiden name;
- your Social Insurance Number—if it begins with a 9, you will need to show proof of your immigration status and work permit;
- your mailing and residential addresses, including the postal codes. If you do not have an address where you live, you must apply in person at your local Service Canada Centre; and
- If you want to sign up for direct deposit, your complete banking information, including the financial institution name and number, the branch number, and your account number. If you are not sure about these numbers, you can ask a person who works at your bank to write them down for you.

The people who work at Employment Insurance can determine if you can receive benefits once they get your application.

We hope you have found this podcast a good source of some basic information as it relates to the Employment Insurance program in Ontario.