

Employment Insurance

Applying as a Continuing Education teacher

SUMMER 2016 - INFORMATION SESSION



A foreword

This guide is based on publicly available information from Employment & Social Development Canada (ESDC) and Service Canada. We'll repeat the ESDC's advice here:

“The following information is a guideline. We encourage you to apply for benefits so our processing agents can determine if you are eligible.”

In other words: apply even if in doubt!

You're eligible for Employment Insurance benefits if

- you've lost employment through **no fault of your own**, even if you know exactly when you'll be back to work;
- you've worked a **minimum number of hours** (determined by the local rate of unemployment in the area in which you reside) in the last year or since your last EI claim; every **contract hour** of teaching counts as **3.6 hours** for the purposes of determining eligibility;
- you are “ready and willing to work”;
- you are “actively looking for work”.

Your benefit will be

- a calculated weekly rate, paid every two weeks;
- based on a “best weeks” determination of your average weekly salary over the last year;
- approximately 55% of your average weekly salary, up to a maximum amount;
- paid for up to a maximum number of *cumulative* weeks (determined by the local rate of unemployment in the area in which you reside);
- considered as taxable income.

If applying in June/July 2016 while residing in Montreal and surroundings:

Hours req'd	Contract hours* req'd	Maximum benefit	Weeks payable	Best weeks used
>595	>165	\$537/week	42	19

*Every **contract hour** of teaching counts as **3.6 hours** for the purposes of determining eligibility.

Apply as soon as* your contract expires:

1. Send a request to Dawson payroll (payroll@dawsoncollege.qc.ca) asking them to forward your **Record of Employment (RoE)** to ESDC
2. Get your Social Insurance Number, your personal information, your employment information for the last year, and your banking information ready
3. Retrieve historical salary data for the “best weeks” calculation: go to **MyDawson portal** → **My Services** (left hand menu) → **My Omnivox Services** → **Pay Statement** to see your Dawson earnings history
4. Go to www.esdc.gc.ca/en/ei/apply.page and complete the application process

*Waiting too long can **compromise your eligibility**.

While on EI, you:

- can interrupt your claim at any time (see next slide);
- need to submit a **simple online report** every two weeks which confirms your eligibility for that two-week period and calculates the associated rate;
- can accept work without interrupting your claim but **must declare any earnings in your online report**: your benefit will be adjusted to supplement your earnings up to an established threshold (currently 90% of your *weekly insurable earnings*);
- must be “documenting your job search”;
- must declare any absences from Canada in your online report or by calling Service Canada.

Collecting and interrupting your benefits

- After your claim is accepted, you must serve a **two-week waiting period** without pay (akin to an insurance deductible) before your benefits kick in; note that the Trudeau government has pledged to reduce this to one week.
- If you interrupt your claim while there are still weeks payable, **and** it has not yet been a year since you filed your claim, you can re-activate it by **completing the online application** again (the system will automatically recognize you and shorten the application process).
- Alternatively, you can **cancel your previous claim** and file a new one (for example, if you believe that you can secure a better rate than the one from your existing claim). However, you will have to serve the waiting period again, and your eligibility (including hours worked since the last claim) will be re-assessed.
- You can interrupt your claim either by (i) ceasing to file online reports, (ii) calling Service Canada, or (iii) declaring full-time employment in an online report, if applicable.

Things you should know:

- Only **weeks paid** on your claim are counted (e.g. if you interrupt your claim, you are no longer using your bank of “weeks payable”). A week paid is counted **even if you receive only \$1 for that week** (i.e. weeks paid are not prorated to your weekly benefit rate).
- If you are an **occasional claimant** (most cases), then your “job search” and subsequent acceptance/refusal of work will be held to the following standards:

Period	Job type	Wage
First six weeks	“Usual” occupation	>90% of previous
Starting at week 7	“Similar” occupation	>80% of previous
After 18 weeks	Any work for which you “qualify”	>70% of previous

Continuing Education: A best practices example

Date/Period	Action	Weeks used
July 27, 2016	My summer contract expires. I immediately apply for benefits.	0
July 27 – August 12	I serve the waiting period .	
August 14 – August 24	I collect full benefits .	
August 24, 2016	Fall semester begins. I have only one 60-hour contract.	2
August 24 – September 24	I collect partial benefits to supplement my earnings.	
September 24, 2016	I cease to report and let my claim go dormant .	6
December 19, 2016	My fall contract expires. I apply for benefits and re-activate my claim immediately.	6
December 19 – January 18, 2017	I collect full benefits .	
January 18, 2017	Winter semester begins. I have a full-time load at night. I declare full-time status in my report, making my claim go dormant .	11
May 20, 2017	My winter contract expires. I apply for benefits and re-activate my claim immediately.	11
May 20 – June ??	I collect full benefits until the day the summer semester begins.	
July ??, 2017	At the end of the summer 2017 term, I apply for benefits by filing a new claim .	count restarts