



EI Sickness Benefit - Overview

1. Overview

The Employment Insurance (EI) program offers temporary financial assistance to unemployed workers. This assistance includes providing sickness benefits to people unable to work because of sickness, injury, or quarantine.

If you cannot work because of sickness, injury or quarantine, but you would otherwise be available to work, you could be eligible to receive up to a maximum of 15 weeks of EI sickness benefits.

2. Eligibility

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

You may be entitled to receive EI sickness benefits if:

- you are employed in insurable employment;
- you meet the specific criteria for receiving EI sickness benefits;
- your normal weekly earnings have been reduced by more than 40%; and
- you have accumulated at least 600 hours of insurable employment during the [qualifying period](#).

EI sickness benefits are payable only to those people who are unable to work because of sickness, injury or quarantine but who would otherwise be available for work if not for their incapacity due to medical reasons. To receive sickness benefits, you need to obtain a medical certificate signed by your doctor or approved medical practitioner.

Note: You are responsible for any fees your doctor or approved medical practitioner charges you for completing the medical certificate.

Number of hours of insurable employment required to qualify for EI

The number of hours of insurable employment you need to qualify for EI depends on your situation. However, in all cases, the hours of insurable employment that are used to calculate your benefit period must have been accumulated during your qualifying period.

The qualifying period is the shorter of:

- the 52-week period immediately before the start date of your EI claim; or



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

- the period from the start of a previous EI benefit period to the start of your new EI benefit period, if you applied for benefits earlier and your application was approved in the last 52 weeks.

Note: If you made a false statement or misrepresentation on a previous EI claim and were assessed a violation, you may be required to accumulate more hours of insurable employment or earnings to qualify for benefits in the future. The increase in the number of hours or earnings you will need depends on the number and seriousness of misrepresentations that have been recorded in the five-year period before the start of your claim.

The number of hours is shown in the following table:

Number of hours of insurable hours required to qualify for benefits

Regional rate of unemployment	Without violation	Minor violation	Serious violation	Very serious violation	Subsequent violation
6 % and under	700	875	1050	1225	1400
6.1 % to 7 %	665	831	998	1164	1330
7.1 % to 8 %	630	788	945	1103	1260
8.1 % to 9 %	595	744	893	1041	1190
9.1 % to 10 %	560	700	840	980	1120
10.1 % to 11 %	525	656	788	919	1050
11.1 % to 12 %	490	613	735	858	980
12.1 % to 13 %	455	569	683	796	910



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Number of hours of insurable hours required to qualify for benefits

Regional rate of unemployment	Without violation	Minor violation	Serious violation	Very serious violation	Subsequent violation
More than 13 %	420	525	630	735	840

Not applicable to you?

Are EI sickness benefits not applicable to you? Use the [Benefits Finder](#) at <http://www.canadabenefits.gc.ca/> to find other Government of Canada, provincial, or territorial benefits.

3. How much could you receive

We cannot tell you exactly how much you will receive before we process your application. For most people, the basic rate for calculating EI benefits is 55% of your average insurable weekly earnings, up to a maximum amount. As of January 1, 2019, the maximum yearly insurable earnings amount is \$53,100. This means that you can receive a maximum amount of \$562 per week. EI sickness benefits can be paid for a maximum period of 15 weeks, depending on how long you are unable to work.

Note: These rates and amounts are reviewed each year. For more information on the most recent rates and amounts, visit our [website](#).

How benefits are calculated

We will calculate the amount of your weekly benefits based on your total earnings before deductions during the “best weeks” in your qualifying period (this includes tips and commissions). Your qualifying period is the 52-week period prior to the start date of your EI claim. Your best weeks are the weeks that you earned the most money. In regions of Canada with the highest rates of unemployment, we will calculate using the best 14 weeks; in regions of Canada with the lowest rates of unemployment, we will use the best 22 weeks. In other regions, the number of weeks used to calculate benefits will be somewhere between 14 and 22, depending on the unemployment rate in those regions.

The amount of weekly benefits is calculated as follows:



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

- We calculate your total earnings for the required number of best weeks based on the information you provide and/or your Record of Employment.
- We determine the divisor (number of best weeks) that corresponds to your regional rate of unemployment
- We divide your total earnings for your best weeks by the corresponding divisor below to obtain an average.
- We then multiply the result by 55% to obtain the amount of your weekly benefits.

Number of Variable Best Weeks calculation rates

Regional rate of unemployment	Required weeks
6% or less	22
6.1% to 7%	21
7.1% to 8%	20
8.1% to 9%	19
9.1% to 10%	18
10.1% to 11%	17
11.1% to 12%	16
12.1% to 13%	15
13.1% or more	14

To find out the rate of unemployment in your region, visit [EI Program Characteristics](#).



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Once the weekly benefit rate is established, it will remain unchanged over the life of your claim.

Family Supplement

Your benefit rate may be higher if it is determined that your net family income is \$25,921 or less per year, that you have children, and that you or your spouse receives the Canada Child Tax Benefit. If this is the case, you are considered a member of a low-income family. You may therefore be eligible to receive the EI Family Supplement.

The amount of EI Family Supplement you receive depends on:

- your net family income (up to the \$25,921 yearly maximum); and
- the number of children in your family, and their ages.

The Family Supplement may increase your benefit rate to as high as 80% of your average insurable earnings. If you and your spouse claim EI benefits at the same time, only one of you can receive the Family Supplement. It is usually better for the spouse with the lower benefit rate to receive the Family Supplement.

If your income level rises, the Family Supplement gradually decreases. You are no longer eligible to receive the Family Supplement when your net family income is greater than \$25,921.

Notes:

- These amounts are reviewed each year.
- The Family Supplement is automatically added to eligible claims.
- The Family Supplement cannot increase your total benefits to more than the maximum weekly amount of \$562.

EI benefits are taxable. This means that federal and provincial or territorial taxes will be deducted from your payment.

4. What you need before you start

To complete the online EI application for sickness benefits, you will need the following personal information:

- your Social Insurance Number (SIN)—if your SIN begins with a 9, you will need to provide proof of your immigration status and work permit;
- your mother's maiden name;
- your mailing and residential addresses, including the postal codes—if you do not have a usual place of residence, you must apply in person at your local Service Canada Centre; and



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

- your complete banking information, including the financial institution name and number, the branch number, and your account number, if you want to sign up for direct deposit.

When you apply for sickness benefits, you must also obtain a medical certificate signed by your doctor which indicates the expected period of incapacity. Be sure to keep this certificate in a safe place, since we may ask you to provide it to us later. We will let you know if we need you to submit your medical certificate when you complete your online application.

You will also need the following employment information if you are or were an employee:

- the names and addresses of all employers you worked for in the last 52 weeks, as well as the dates of employment and the reasons for separation from these employers;
- your detailed version of the facts, if you quit or were dismissed from any job in the last 52 weeks; and
- the dates (Sunday to Saturday) and earnings for each of your highest paid weeks of insurable earnings in the last 52 weeks or since the start of your last EI claim, whichever is the shorter period. This information will be used, along with your Record(s) of Employment, to calculate your weekly EI benefit rate.

If you are a self-employed person who has registered to access EI Special Benefits for Self-Employed People, you will also need to provide your medical certificate as well as your net self-employment earnings for the previous tax year (the exact amount, or the estimated amount if you have not yet filed your income tax and benefit return).

You can get more information on the status of your application by registering for [My Service Canada Account](#).

Before you can start receiving EI benefits, there is a one-week waiting period during which you will not be paid. This waiting period is like the deductible you pay for other types of insurance.

You usually serve the waiting period at the beginning of your benefit period, unless you receive earnings during the first week. In that case, the waiting period will start during the first week you should begin to receive benefits.

Under certain circumstances, the one-week waiting period can be waived or deferred. For example:

- if you receive sick leave pay from your employer after your last day worked, the waiting period may be waived; or
- if you receive group insurance payments, you can serve the one-week waiting period during the last week you receive these insurance payments.



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

If you already received EI benefits during the last 52 weeks and you served the one-week waiting period, you will not have to serve an additional waiting period if you reactivate your claim.

When you apply for EI benefits, be sure to **sign up for direct deposit** to get your payments as quickly as possible. When you use direct deposit, your EI payments are deposited automatically into your bank account two business days after we process your EI report.

If you do not sign up for direct deposit at the time you complete your EI application, you can sign up any time after you apply through [My Service Canada Account](#).

5. Apply

Please review the [eligibility criteria](#) before starting your application.

You should apply as soon as possible after you stop working, even if your employer has not issued your ROE yet. If you delay applying for benefits later than four weeks after your last day of work, you risk losing benefits.

You need to apply for EI benefits since Service Canada first needs to determine whether you are entitled to receive them. Benefits are not paid to you automatically, even if you have received a Record of Employment (ROE) from your employer.

To find out if you are eligible to receive EI benefits, you must submit an application online. It will take about 60 minutes to complete the online application.

<https://srv270.hrdc-drhc.gc.ca/AW/introduction?GoCTemplateCulture=en-CA>

6. After you've applied

If you are **entitled** to receive EI sickness benefits, you should receive your first payment within 28 days of the date we receive your application and all required documents. Before you start receiving EI benefits, there may be one week for which you will not be paid. This is what we call the "waiting period." The waiting period is like the deductible that you must pay for other types of insurance.

If you are **not entitled** to receive EI benefits, we will contact you by letter or by telephone to explain why. If you disagree with our decision, you have the right to [request a reconsideration](#).

Shortly after you submit your EI application, we will mail you an EI benefit statement. This does **not** mean that your application has been approved. This statement simply provides you with your EI access code, instructions on how to use the code, and other relevant EI information.

Your access code is the four-digit code printed in the shaded area of your benefit statement. You need to have it with you whenever you want to obtain information about your benefit



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

claim and when you submit your reports. Your access code is used to identify you and ensure confidentiality of the information you provide. Store your access code in a safe place, separately from your Social Insurance Number.

If you received a temporary access code, you will need to change it. You can also change your current access code for security reasons. Simply call the EI Telephone Information Service at 1-800-206-7218 (TTY: 1-800-529-3742). Choose "1" and follow the instructions to change your access code.

If you lose your access code, please call the EI Telephone Information Service at 1-800-206-7218 (TTY: 1-800-529-3742) from 8:30 a.m. to 4:30 p.m., Monday to Friday. Choose "0" to speak to an agent. You can also visit a Service Canada Centre. In either case, we will ask you questions to verify your identity before we issue you a new access code.

After you apply for EI benefits, you must complete and submit EI reports to get the benefits you are entitled to receive. During the period your EI claim is active, you have to submit reports to Service Canada every two weeks to show you are still entitled to receive EI benefits.

There are two ways to complete and submit your EI reports:

- You can use the [EI Internet Reporting Service](#), which allows you to answer questions at your own pace by reading and verifying your answers before submitting your report.
- You can call the EI Telephone Reporting Service at 1-800-531-7555. Please note that, if you use a cellular or cordless phone, we cannot assure your privacy or security.

Note: It is important to respect the due dates for your EI reports. Do not submit your report before the due date, and make sure to submit it no later than three weeks after each due date. If you submit it later, your EI claim may be affected. After you complete your first report, we will let you know the next due date on which you will have to submit another EI report.

On your EI reports, you must indicate whether, during the period of the report, you:

- were outside Canada;
- worked or received earnings, including self-employment earnings;
- started a full-time job;
- attended school or a training course;
- were ready, willing, and capable of working each day; and
- received or will receive money other than that already reported.

Note: The week of work covered by the reports begins on Sunday and ends on Saturday. You must therefore complete your report by Saturday, even if your regular work week does not necessarily correspond to these days.



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There are two ways to receive your EI benefits:

- we can deposit them directly into your bank account; or
- we can mail them to you.

Direct deposit ensures that you will get your payment as quickly as possible and is reliable, convenient, and easy to set up. When you use direct deposit, we deposit your EI payments directly into your bank account.

You can sign up for direct deposit when you apply for EI. You can also sign up for direct deposit online, by phone, in person, or by mail.

Note: You need to let us know if you change your bank account information or if you move.

You will stop receiving EI benefits in any of the following cases, whichever comes first:

- you have received all the weeks of benefits to which you were entitled; or
- the maximum benefit period of 52 weeks has been reached; or
- you asked to have your active benefit claim terminated to file a new claim (you must, however, meet the eligibility criteria).

To get more information about your EI claim, you can visit our website or call us.

Online

To get information about your claim online, you first need to register with [My Service Canada Account](#).

By telephone

You can also get information about your benefit claim by using the EI Telephone Information Service. Call 1-800-206-7218 (TTY: 1-800-529-3742) and choose option "1." Be sure to have your Social Insurance Number and your EI access code on hand when you call.

Changing your address or requesting direct deposit information

Using [My Service Canada Account](#) is the most convenient way to update your personal information, including your mailing address, telephone number, and banking information for direct deposit.

If you don't already have an account, you can easily create one using your four-digit EI access code (printed in the shaded area at the top of your benefit statement).



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

[Find other benefits](#)

There may be more for you than EI sickness benefits. Use the [Benefits Finder](#) to find other Government of Canada, provincial, or territorial benefits.

7. While on EI Sickness Benefits

If you work while receiving sickness benefits, you will be able to keep 50 cents of your EI benefits for every dollar you earn, up to 90 percent of the weekly insurable earnings used to calculate your EI benefit amount. This 90 percent amount is called the earnings threshold. If you earn any money above this threshold, we will deduct it dollar for dollar from your benefits.

For more information, visit the [Working While on Claim](#) page.

When you work and receive benefits at the same time, you must not combine the hours and earnings of more than one week. It is essential that you report your work earnings and hours for the week you worked.

If you notice that you made an error on your report (for example, if you forgot to report some work hours or you did not report them in the right week), tell us immediately so that we can make the necessary corrections.

The following types of income will be deducted from your EI sickness benefits:

- other income from employment (including self-employment), such as commissions;
- payments received as compensation for a work accident or an occupational illness, such as compensation for lost wages;
- payments received under a group health insurance plan or a group wage loss replacement plan;
- certain payments received under an accident insurance plan to replace lost wages;
- retirement income from a retirement plan, a military or police pension, the Canada Pension Plan, the Quebec Pension Plan, or provincial employment-based plans; and
- allowances, amounts, or other benefits paid under provincial legislation, such as benefits under the Quebec Parental Insurance Program.

Other types of income have no impact on your EI sickness benefits, including:

- disability benefits under the Canada or Quebec Pension Plan;
- survivor or dependent benefits;
- workers' compensation benefits paid under specific regulations;
- additional insurance benefits paid under a private plan approved by Service Canada (for example, payments for pain and suffering or medical expenses that you receive from an insurance company after you have been injured in a car accident);
- additional sickness benefits paid by your employer from a supplemental unemployment benefit plan (as long as the income, benefits, and additional amounts combined do not exceed 100% of your weekly earnings);



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- sickness or disability payments received under a private wage loss replacement plan; and
- retroactive salary increases.

If you should receive money during the waiting period

Any amounts you receive that are allocated to the one-week waiting period, including vacation pay or severance pay, will be deducted dollar for dollar from the first three weeks of benefits that you are entitled to receive.

For most people, combined EI special benefits—sickness, maternity, parental, compassionate care or Family Caregiver Benefits—can be paid for up to 50 weeks in a 52-week benefit period. To find out if you are eligible to receive other types of EI special benefits during the same benefit period, call 1-800-206-7218 (TTY: 1-800-529-3742) or visit your local Service Canada Centre.

You can only leave Canada and continue to receive EI sickness benefits if you are outside Canada to obtain medical treatment that is not offered or immediately available in a hospital, medical clinic, or equivalent health institution in Canada. If you decide on your own initiative to go to another country to rest or recuperate, you are not entitled to benefits.

Before you leave Canada, you must always let us know you are leaving the country by visiting the Service Canada Centre in your area or by calling 1-800-206-7218 (TTY: 1-800-529-3742) and pressing "0" to speak with a representative.

Contacts and other useful information

EI Telephone Information Service

The EI Telephone Information Service is an automated telephone service that is available 24 hours a day, seven days a week. If you would prefer to speak to a representative, call this number between 8:30 a.m. and 4:30 p.m., Monday to Friday, and press "0." You can get general information about the EI program, the Social Insurance Number (SIN), and your specific EI claim.

Information about your claim is updated every morning from Monday to Friday. To access information about your EI claim, you will need your SIN and access code, which you will find on the benefit statement that is mailed to you after you apply for EI benefits.

My Service Canada Account

[My Service Canada Account](#) allows you to view and update your EI information in one place using a secure website. With My Service Canada Account, you can:



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

- confirm any decision made about your EI application
- see details on your payments and deductions
- sign up for direct deposit
- view and update your personal information, including your mailing address, telephone number, and banking information for direct deposit
- view your EI tax information slips
- view all Records of Employment that your employers have submitted electronically in the last two years
- view and print your Canada Pension Plan Statement of Contributions and benefit estimate
- register to access EI special benefits for self-employed people

How can you register for a My Service Canada Account

Before you register, you must have your four-digit EI access code (printed in the shaded area at the bottom of your benefit statement). You can then register for My Service Canada Account. It will take about 10 minutes to complete the registration process.

For more information about EI sickness benefits:

Call 1 800-206-7218

TTY 1-800-529-3742

Visit a Service Canada Centre

8. Rights and responsibilities

You have the right to:

- file a claim for EI benefits;
- receive any benefits that are owing to you;
- [request a reconsideration](#) of any decisions we make about your benefits that you find unsatisfactory;
- see any government record that contains your personal information; and
- be served in the official language of your choice.

Your responsibilities

As a **claimant** of EI benefits, your responsibilities include:

- accurately report all periods of incapacity;
- obtain a medical certificate that confirms the duration of your incapacity;
- provide all other required information and documents;
- report any absences from your area of residence and/or any absence from Canada;



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

- report all employment, whether you work for someone else or for yourself;
- accurately report all employment earnings before deductions, in the week(s) in which they were earned, as well as any other monies you may receive.

Service Canada's responsibilities

At Service Canada, we are responsible for:

- giving you prompt and courteous service;
- advising you of the programs and services that are available to you;
- serving you in the official language of your choice;
- determining if you are eligible to receive benefits—that is, whether or not you meet the qualifying conditions specified in the *Employment Insurance Act and Regulations*—and determining how many weeks of benefits you can receive;
- processing all claims within the same timeframe;
- issuing your first payment no later than 28 days after the date we receive your application, if you have provided us with all the required information and if you are eligible for benefits;
- giving you accurate information about your claim, including how you can share parental benefits with your EI-eligible spouse or partner and compassionate care benefits with other EI-eligible family members, and whether or not you will need to serve a one-week waiting period; and
- letting you know about decisions we've made about your claim and explaining the process to follow if you disagree with a decision.

Protecting Employment Insurance—with your help

Service Canada works to protect the EI program from misuse. One of the ways we do this is by working with employers and claimants to ensure the accuracy of the information we receive. With your help, we can reduce the amount of misuse and ensure that the EI program is used as it should be—as a program that provides temporary financial assistance to individuals who qualify.

A mistake is an unintentional act. We know claimants can make mistakes when filing their reports. Common mistakes include:

- estimating weekly earnings instead of putting in the actual amount earned;
- forgetting to declare all the earnings received;
- writing or entering the wrong number when reporting earnings; or
- adding the number of hours or amount of earnings incorrectly.

Some mistakes can delay benefit payments, while others can affect the amount of benefits you receive—meaning you were paid more or less than you were entitled to receive.

For example, estimating your earnings can have the following effects:



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

- If you estimated your earnings for one week and your estimate was higher than the earnings you actually received, your benefit amount will be less than it should have been. If this happens, let us know and we will adjust your file to make sure you receive all the benefits to which you are entitled.
- If you estimated your earnings for one week and your estimate was lower than the earnings you actually received, your benefit amount will be higher than it should have been. Let us know if this happens. You will have to repay the excess amount, but we will ensure that repaying it causes no undue hardship. As well, we will adjust your file to reflect your accurate information.

If you notice a mistake on a completed form or report, or if there is a change in your circumstances that could affect your EI claim, tell Service Canada immediately. This will help prevent any future problems with your claim.

Absence from Canada

Usually, you cannot receive EI benefits while outside Canada. One measure we take to enforce this rule is to compare EI information with information from the Canada Border Services Agency. If we find you have been out of the country while collecting benefits, we will determine whether you were entitled to receive those benefits. If you were not entitled to receive them, we will calculate how much we overpaid you, and you will then have to repay the benefits.

We may also impose penalties of up to three times your weekly benefit rate or three times the amount of your overpayment. As well, you may have to work more hours or, in the case of fishing benefits, you may need more insurable earnings to qualify for benefits in the future.

Misrepresentation

If you knowingly withhold information, make misleading statements, or misrepresent the facts to make a false claim for benefits, this is considered misrepresentation. You could face severe monetary penalties or prosecution. This could also affect your future benefits. However, if you disclose your actions to Service Canada before an investigation begins, we may waive any monetary penalties and prosecutions that might otherwise apply.

Consequences of misrepresentation: Interest and penalties

Interest on debt

When EI claimants receive benefits to which they are not entitled, the amount of the overpayment counts as a debt that must be repaid.



<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Service Canada charges interest on this debt when it results from claimants who knowingly withhold information or make false or misleading representations or statements. However, we do not charge interest on debt that results when Service Canada makes an error in the benefit payment.

The rate of interest is the Bank of Canada average rate plus 3%. Interest is calculated daily and compounded monthly.

Penalties

A penalty may be imposed on a claimant, an employer, or an individual acting on their behalf in relation to a claim for benefits when he or she has:

- knowingly made false or misleading representations or statements; or
- completed a statement without declaring essential information.

Here is an example of a situation where penalties may be imposed:

An EI benefit claimant goes on an ocean cruise for a month and arranges for a friend to conceal their absence by signing and returning two EI claimant reports. As a result, the claimant illegally received \$350 in benefits for each of the four weeks of the cruise. After investigation, we find that this was the first time the claimant and the friend had misused the EI system. As well, we find that they both knew that what they did was illegal but they did it anyway.

In this case, the claimant will have to repay \$1,400 (four weeks of benefits at \$350 per week) and may have to pay a penalty of \$700 (\$350 for each of the two false reports filed during the holiday). The friend may also have to pay a penalty of \$700 for the illegal act of filing two false reports on behalf of the claimant.

There are many situations when a penalty may apply, and the amount could become very high. Depending on the circumstances, the maximum penalty could be up to three times the amount of the overpayment, three times the weekly benefit rate for each incident of misrepresentation, or three times the maximum benefit rate.

Violations

Claimants who misuse the EI program and were assessed a violation may need more insurable earnings or hours to qualify for benefits in the future. The required amount rises based on the number and seriousness of misrepresentations that have been recorded in the five-year period before the start of their claims.