

Legally speaking.....

Did you know?

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EMPLOYMENT INSURANCE

The Employment Insurance system has replaced the old Unemployment Insurance program.

Eligibility

- The EI system is based on the number of hours of paid work you have done. This means that you will be credited for all your paid work time; you can be a part-time, full time or a seasonal worker. These hours are accumulated toward eligibility for EI benefits.
- To be eligible you will need between 420 to 700 hours of work within the last 52 weeks. This number varies depending on the unemployment rate in your particular region. The higher the unemployment rate, the lower the number of hours you need to work to be eligible for EI. However, if you are entering the work force for the first time or re-entering the work force after a 2 year absence, you will need a minimum of 910 hours of work. If you apply for sickness, maternity or parental benefits, you will need 700 hours of work.

How Long Can I Get Benefits?

It depends on the unemployment rate in your region and the number of hours you have worked. Depending on your circumstances you can receive benefits for between 14 and 45 weeks.

How Much?

- Generally, the basic benefit rate is 55% of your average insured earnings up to a maximum of \$413 per week.
- If you are in a low-income family, you could receive a higher benefit rate.
- If you have been on Employment Insurance before, you could receive a lower benefit rate.

How To Apply

Go to your local Human Resource Centre of Canada (HRCC), formerly called Canada Employment Centre. Check the telephone book under Human Resources Development Canada for the office nearest you. You will need your SIN and Record of Employment from your employer. To avoid delays, fill out your application form as soon as you are out of work.

For More Information

This Fact Sheet was based on information taken from a detailed brochure on the EI system. To obtain a copy visit your local HRCC. Look on the Internet at:
<http://www.hrdc-drhc.gc.ca>



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