

EMPLOYMENT INSURANCE

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## **Employment Insurance Sickness Benefits**

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**Service  
Canada** 

This document can be made available in alternative formats such as Braille, large print, audio cassette, CD, DAISY, and computer diskette. Call 1 800 O-Canada (1-800-622-6232) to request a copy. If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

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# **Employment Insurance Sickness Benefits**

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## Go online to create your own My Service Canada Account

My Service Canada Account is a fast and convenient way to securely:

- confirm any decision made about your Employment Insurance (EI) application;
- see details on your payments and deductions;
- view and update your personal information;
- view your EI tax information slips;
- view all Records of Employment your employers submitted electronically in the last two years;
- view and print your Canada Pension Plan Statement of Contributions and benefit estimate; and
- register to access EI special benefits for self-employed people.

For information on how to create your account, visit [www.servicecanada.gc.ca/msca](http://www.servicecanada.gc.ca/msca).



## What are Employment Insurance sickness benefits?

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.

### EI Special Benefits for Self-Employed People

Self-employed Canadians can now apply for EI special benefits (maternity, parental, sickness, and compassionate care benefits) if they are registered for access to the EI program.

For more information or to see if you qualify, visit [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1 800 O-Canada (1-800-622-6232). If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

## Are you eligible for EI sickness benefits?

You may be entitled to receive EI sickness benefits if:

- you have paid EI premiums;
- 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 **or**, if you are a self-employed fisher, you have sufficient insurable earnings from self-employment in fishing during the qualifying period.

### You have paid EI premiums

To be eligible to receive EI sickness benefits, you need to have paid EI premiums. These are premiums your employer deducts from your wages or salary. There is no minimum or maximum age for paying EI premiums.

You need to pay EI premiums on all your earnings up to a maximum amount. In 2011, for every \$100 you earn, your employer will deduct \$1.78, until your annual earnings reach the maximum yearly insurable amount of \$44,200. The maximum amount of premiums to be paid in 2011 is therefore \$786.76.

Since Quebec has its own program that offers maternity, paternity, and parental benefits, the Government of Canada has adjusted the premiums accordingly for that province. In 2011, the premium rate for workers in Quebec is set at \$1.41 for every \$100 of earnings, up to a maximum amount of \$623.22 for the year.

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### Note

These rates and amounts are reviewed each year. For more information on the most recent rates and amounts, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1-800-206-7218 (TTY: 1-800-529-3742).

### You meet the specific criteria for receiving EI sickness benefits

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.

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### Note

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

### Your normal weekly earnings are reduced by more than 40%

When your normal weekly earnings are reduced by more than 40% because of sickness, injury, or quarantine, you may be eligible for EI sickness benefits.

### You have accumulated at least 600 hours of insurable employment during the qualifying period

**Hours of insurable employment** are the hours you work, for one or more employers under written or verbal contracts of service, for which you receive wages.

The **qualifying period** is the shorter of:

- the 52-week period immediately before the start date of your EI claim; or
- the period since the start of a previous EI benefit period, if that benefit period started during the last 52 weeks.



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To be eligible for EI sickness benefits, you must have accumulated at least 600 hours of insurable employment in your qualifying period.

If you are a **self-employed fisher**, you must have earned \$3,760 from fishing during the 31-week qualifying period immediately before the start of your benefit period. For more information on EI benefits for self-employed fishers, consult the guide called *Employment Insurance Benefits for Fishers* (IN-203), which is available on our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

### **A special situation**

You may qualify for sickness benefits with less than 600 hours of insurable employment. For example, if you are already receiving EI regular benefits and you become ill while you are on that claim, you may be entitled to receive EI sickness benefits. For more information, please call 1-800-206-7218.

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### **Note**

If you made a false statement or misrepresentation on a previous EI claim, 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. For more information on mistakes and misrepresentations, see page 13.

## **Applying for EI sickness benefits**

### **Do I need to apply to receive sickness benefits?**

Yes. 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.

### **When should I apply?**

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.

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## How do I apply?

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. To do so, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

The Web site takes you step by step through the application process, and provides detailed instructions on how to complete the form.

## What information do I need to apply?

To complete the online EI application, 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
- your complete banking information, including the financial institution name and number, the branch number, and your account number, if you want to apply for direct deposit.

When you apply for sickness benefits, you must also obtain a medical certificate signed by your doctor. 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;
- the dates of any weeks (Sunday to Saturday) in the last 52 weeks when you did not work or receive any earnings, including the reason(s) why; and
- the dates and salary before deductions for weeks of employment (Sunday to Saturday) in the last 52 weeks, if one of the following situations applies to you:
  - you have weeks where your earnings before deductions were less than \$225 but more than \$0 per week; or
  - you reside in one of the economic regions designated under the Best 14 Weeks pilot project (which is in effect until June 25, 2011) and you are not applying for EI fishing benefits.

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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 self-employment earnings for the previous tax year (the exact amount, or the estimated amount if you have not filed your income tax and benefit return).

For more information, see the publication called *How to Apply for Employment Insurance Benefits* (IN-072). To get a copy, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1 800 O-Canada (1-800-622-6232).

## Receiving your EI sickness benefits

### When will I know if I am eligible to receive EI sickness benefits?

If you are **eligible** to receive EI benefits, you should receive your first payment within 28 days of the date we receive your application and all required documents.

If you are **not eligible** to receive EI benefits, we will notify you by letter or by telephone to explain why. If you disagree with our decision, you have the right to appeal. For more information on the appeal process, see page 17.

You can get more information on the status of your application by registering for My Service Canada Account on our Web site at [www.servicecanada.gc.ca/msca](http://www.servicecanada.gc.ca/msca) or by calling 1-800-206-7218 (TTY: 1-800-529-3742). For more information on My Service Canada Account, see page 19.

### What is the two-week waiting period?

Before you can start receiving EI benefits, there is a two-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 two weeks. In that case, the waiting period will start during the first week you should begin to receive benefits.

Under certain circumstances, the two-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 two-week waiting period during the last two weeks you receive these insurance payments.

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

### **If I am eligible to receive EI benefits, how much can I expect to 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, 2011, the maximum yearly insurable earnings amount is \$44,200. This means that you can receive a maximum amount of \$468 per week.

#### **Notes**

These rates and amounts are reviewed each year. For more information on the most recent rates and amounts, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1-800-206-7218 (TTY: 1-800-529-3742).

For details on how your EI benefits are calculated, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

### **Is the benefit rate higher for low-income family members?**

Yes. If we determine 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, 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.

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## Notes

These amounts are reviewed each year. For the most recent amounts, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1-800-206-7218 (TTY: 1-800-529-3742).

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 \$468.

### Do I pay income tax on EI benefits?

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

### How long will I receive EI sickness benefits?

EI sickness benefits can be paid for a maximum period of 15 weeks, depending on how long you are unable to work.

### Does receiving my EI benefit statement mean my application is approved?

Shortly after you file your EI application, we will mail you an EI benefit statement. Receiving the EI benefit statement does **not** mean that your application has been approved. This statement simply provides you with your **EI access code** (see box below), the date your first EI report is due, and instructions on how to complete your EI reports.

## Important information about your EI access code

Your EI access code is the four-digit code printed in the shaded area of your EI benefit statement. You need to have it with you whenever you want to obtain information about your benefit claim and when you submit your EI reports. Your access code is used to identify you and ensure the confidentiality of the information you provide.

Do not share your access code with anyone, since you will be held responsible if someone accesses your information or modifies your claim without your knowledge. Always store it in a safe place and, for added protection, be sure to store it 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.

### Do I have to submit EI reports to receive sickness benefits?

Yes. 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 that show you are still entitled to receive EI benefits.

For more information on filing EI reports, see the publication called *What You Need to Do Now to Receive Your Employment Insurance Benefits* (IN-076) (a copy is included with your EI benefit statement). The publication is also available on our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

### How do I submit my EI reports?

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

1. 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. To use this service, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).
2. 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.

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## What information do I provide on my 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.

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### 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.

## How will I receive my benefits?

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.

### Receiving benefits by direct deposit

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 register for direct deposit when you apply for EI. You can also apply for direct deposit or update your bank account information at any time by:

- visiting our Web site at **[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)**; or
- calling 1-800-206-7218 (TTY: 1-800-529-3742) and pressing “0” to speak with a representative.

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You will need to provide your complete banking information, including the financial institution name and number, the branch number, and your account number. You will find this information on your cheques or on your bank statements.

### **Note**

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

### **Receiving benefits by mail**

If you do not register for direct deposit, we will mail your payments to you.

### **When do my EI benefits stop?**

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).

### **What will happen if I work or receive other payments during my benefit period?**

#### **When you work**

If you work while receiving EI sickness benefits, we will deduct the **entire** amount you earn dollar for dollar from your benefits.

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.

#### **When you receive other payments**

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

### **When you receive money during the waiting period**

Any amounts you receive that are allocated to the two-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.

### **Can I receive EI sickness benefits and other types of EI special benefits in the same benefit period?**

Yes. For most people, combined EI special benefits—sickness, maternity, parental, or compassionate care 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.

Under special circumstances, **biological mothers** may be eligible for more than 50 weeks of combined EI special benefits. For more information, call 1-800-206-7218 (TTY: 1-800-529-3742).

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## Am I allowed to leave Canada while receiving EI sickness benefits?

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.

## Can I receive other types of benefits?

There are other types of benefits for sick or disabled people and their families, such as Canada Pension Plan disability benefits. Eligible people who have a severe and prolonged disability and are unable to work may receive monthly benefits. The Canada Pension Plan also pays monthly benefits to the surviving spouse or common-law partner and dependent children. If you work in Quebec, you contribute to the Quebec Pension Plan, which is similar to the Canada Pension Plan. The two plans also offer other types of benefits.

To learn more, contact the following:

### Canada Pension Plan

**Click**      [servicecanada.gc.ca](http://servicecanada.gc.ca)

**Call**      1-800-277-9914 (Canada and the United States)

If you have a hearing or speech impairment and use a teletypewriter (TTY):  
1-800-255-4786

### Quebec Pension Plan

**Click**      [www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca)

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## Where can I get more information about my EI claim?

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

### **Online**

To get information about your claim online, you first need to register with My Service Canada Account on our Web site at [www.servicecanada.gc.ca/msca](http://www.servicecanada.gc.ca/msca). For more information on My Service Canada Account, see page 19.

### **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.

## 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.

### What is a mistake?

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 are paid more or less than you are entitled to receive.

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

- 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 more than it should have been. If you receive an overpayment, let us know. 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 future problems with your claim and help you avoid penalty or prosecution.

### Absence from Canada

Usually, you cannot receive EI benefits while outside Canada. (For exceptions, see “Am I allowed to leave Canada while receiving sickness benefits?” on page 12.) 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 self-employment in fishing, 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 notify Service Canada of your actions before an investigation begins, we may waive the monetary penalties and prosecutions that might otherwise apply.

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## 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.

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:

#### Example

An EI benefit claimant goes on an ocean cruise for a month and arranges for a friend to conceal the absence by signing and returning two EI claimant reports. As a result, the claimant illegally receives \$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.

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As well, claimants who misuse the EI program 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. The amount of any penalty that may be payable will also depend on the amount of the overpayment and the number of previous incidents of misrepresentation.

## **Rights and responsibilities**

The EI program guarantees certain rights. There are also some basic responsibilities, for both you and Service Canada.

### **What are my rights?**

You have the right to:

- file a claim for EI benefits;
- receive any benefits that are owing to you;
- appeal 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.

### **What are 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;

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- 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 two-week waiting period; and
  - informing you about decisions we have made about your claim, and explaining the process you should follow if you decide to appeal our decision.

### What are my responsibilities?

When you apply for EI sickness benefits, you must:

- accurately report all periods you could not work because of illness;
- obtain a medical certificate that confirms how long you were unable to work due to illness or injury;
- provide all the required information and documents;
- report any absences, either from your area of residence or from Canada;
- report all employment, whether you work for someone else or for yourself;
- accurately report all your employment earnings before deductions for the week(s) in which you earn them, as well as any other money you receive; and
- report if you are registered in or taking a training program or course while you are receiving sickness benefits.

For more information on rights and responsibilities, see the publication called *Employment Insurance – Rights and Responsibilities* (IN-044). To get a copy, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1 800 O-Canada (1-800-622-6232).

### The appeal process

Service Canada always tries to be fair when making decisions about EI benefits. If we make a decision **not** to pay you, or if we ask you to refund an overpayment and pay a penalty, you will receive a letter from us giving you the reason. If you disagree, you should get in touch with your Service Canada benefits officer right away and explain why you don't agree. Make sure your benefits officer has all the details of your case, including any information that you have not previously presented.

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## How do I appeal a decision?

If you decide to appeal, you will need to submit either Form INS5210, *Notice of Appeal to the Board of Referees*, or a written notice of appeal to your local Service Canada Centre **no later than 30 days after receiving the notice of the decision**. You can download the form from our Web site at [www.ei-ae.gc.ca](http://www.ei-ae.gc.ca). For a paper copy of the Board of Referees appeal form, contact your Service Canada Centre or call 1-800-206-7218 (TTY: 1-800-529-3742).

Your notice of appeal should contain:

- your name;
- your Social Insurance Number;
- the reasons why you are filing an appeal;
- whether you want to attend the hearing;
- whether you want your appeal heard in English or French;
- whether you will have someone representing you at the appeal (if so, include their name and address); and
- the date and your signature.

Even if you file an appeal, we recommend that you continue to fill out your EI reports every two weeks, as usual, and submit them via the Internet or by telephone.

### Note

Before it reaches the first level of appeal, Service Canada Centre employees will review your appeal to see if it can be resolved right away. If this Service Canada review does not change the original decision, your appeal is sent to the Board of Referees.

## What can I do if I'm not satisfied with the decision of the Board of Referees?

In addition to the Board of Referees, there are two other levels where you can appeal one of our decisions: the Umpire and the Federal Court of Appeal. In some cases, you can also appeal to the Supreme Court of Canada.

For more information on the appeal process, see the publication called *Appealing a Decision* (IN-209). To get a copy, visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) or call 1 800 O-Canada (1-800-622-6232). You can also visit the EI Appeals Web site at [www.ei-ae.gc.ca](http://www.ei-ae.gc.ca).



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## Contacts and other useful information

### El Telephone Information Service

The El 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 El program, the Social Insurance Number (SIN), and your specific El claim.

Information about your claim is updated every morning from Monday to Friday. To access information about your El 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 El benefits.

#### **El Telephone Information Service: 1-800-206-7218**

If you have a hearing or speech impairment and use a teletypewriter (TTY):  
1-800-529-3742

### My Service Canada Account

My Service Canada Account is a secure online account that gives you access to all your El information in one place. With My Service Canada Account, you can:

- confirm any decision made about your El application;
- see details on your payments and deductions;
- view and update your personal information, including your mailing address, telephone number, and banking information for direct deposit;
- view your El 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; and
- register to access El special benefits for self-employed people.

To use My Service Canada Account, you will need to create an Access Key user ID and password. To do this, you will need your access code, which you will find on the benefit statement that is mailed to you after you apply for El benefits. For more information, visit our Web site at [www.servicecanada.gc.ca/msca](http://www.servicecanada.gc.ca/msca).

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## How can I register for 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.

### Step 1

If not already done, you will need to create a user ID and password during the registration process; this is called an Access Key. Please enter your information on the login page.

### Step 2

You will need to provide personal information such as your Social Insurance Number to validate your identity and to make sure that only you can access your information. We always ensure that this information is kept private and secure.

## For more information

For more information about EI sickness benefits:

**CLICK**      [servicecanada.gc.ca](http://servicecanada.gc.ca)

**CALL**      1 800-206-7218

TTY: 1-800-529-3742

**VISIT**      a Service Canada Centre

Service Canada has produced a series of EI-related videos. To watch them, visit our Web site.



