

Summary of Available Government Programs (with links to application forms)

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	CANADA EMERGENCY WAGE SUBSIDY	TEMPORARY PAYROLL SUBSIDY	WORK-SHARING	CANADA EMERGENCY RESPONSE BENEFIT (“CERB”)	EI SICKNESS – COVID-19	EI REGULAR	SUPPLEMENTARY UNEMPLOYMENT BENEFITS (“SUB”)
What is it?	A wage subsidy designed to help businesses and non-profit organizations keep their employees despite significant losses in revenue.	A more broadly available payroll subsidy that provides a limited financial benefit on remittance to the CRA.	EI Program designed to avoid layoffs – employees agree to reduce hours and receive EI to supplement income.	The CERB is a broadly available benefit to cover persons not working due to COVID-19.	EI Sickness benefits for persons with COVID-19, under quarantine or self-isolation.	EI benefits to employees who are dismissed or laid off.	A SUB plan tops up employees’ EI benefits during a period of unemployment.
Amount	The greater of the following: I. 75% of the eligible remuneration, up to \$847 per week; and, II. the lesser of: a. 100% of eligible	The subsidy is equal to 10% of paid remuneration, up to \$1,375 per employee to a maximum of \$25,000 per employer.	N/A	\$2,000 per month (\$500 per week). Taxes are not removed at source.	Basic rate is 55% of insurable earnings up to a maximum of \$573/week.	Basic rate is 55% of insurable earnings up to a maximum of \$573/week.	The employer contribution combined with the weekly EI benefit cannot exceed 95% of the employee’s weekly earnings.

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	<p>remuneration, up to \$847 per week; and</p> <p>b. 75% of the employee's pre-crisis remuneration, up to \$847 per week.</p> <p>The subsidy is available in respect of employees employed in Canada who have not been without remuneration for 14 or more consecutive days.</p>						

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Duration	Maximum 12 weeks in three eligibility periods: (i) March 15-April 11; (ii) April 12 to May 9; (iii) May 10 to June 6..	March 18, 2020 to June 19, 2020.	Minimum 6 weeks. Maximum 76 weeks due to COVID-19 (normally 38 week max)	16 weeks.	Max 15 weeks.	14 weeks up to a maximum of 45 weeks.	Length of related EI claim.
Application process	The portal to apply for the subsidy will be available on April 27.	There is no need to apply for the subsidy. The employer continues to deduct income tax, CPP and EI from paid remuneration (between March 18, 2020 and June 19, 2020). Once the subsidy is calculated, the employer can reduce its current	Employer must submit application to Service Canada 10 days before requested start date. The application can be found here . The form to be included with the application can be found here .	The portal to apply for the CERB will be available in early April. In the meantime, persons who applied for EI (with a claim eligibility date of March 15 or later) and whose applications have not been processed will not	Employee applies to Service Canada. The online application can be found here . Medical Certificate not required for COVID-19 EI Sickness benefits during quarantine or self-isolation. However, required in order to continue benefits after 2 weeks.	Employee applies to Service Canada. The online application can be found here .	The employer must: 1. Create a SUB Plan that addresses a certain type of unemployment (e.g. temporary stoppage of work). The plan requirements are described here . A sample plan is found here ; 2. Submit the SUB Plan together with the

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		<p>payroll remittance of federal, provincial or territorial income tax that it sends to the CRA by the amount of the subsidy.</p> <p>The employer must continue to remit to CRA all CPP contributions and EI premiums that it deducted from its employees.</p>		need to reapply for the CERB.			<p>Registration Form and any additional documents; and</p> <p>3. Obtain approval of the SUB Plan from Service Canada before implementing the plan.</p>
Employee Eligibility	N/A	N/A	<p>Work share involves a minimum of 2 employees. The employees must:</p> <ul style="list-style-type: none"> be “core employees” (FT, PT or temporary, 	<p>Employee must have:</p> <ul style="list-style-type: none"> Received at least \$5,000 of income in 2019 or in the 12 months 	Employee must have COVID-19, be quarantined due to COVID-19 or self-isolating under the direction of the	<p>The individual must:</p> <ul style="list-style-type: none"> Have been employed through insurable employment; 	Employee must be eligible for EI (see EI eligibility column).

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			<p>but not casual, on-call, or seasonal staff);</p> <ul style="list-style-type: none"> • eligible to receive EI (see EI eligibility); and • must agree to a reduction of hours, which must average 10% - 60% (i.e. the employee must still be working an average of at least 40%). <p>WAITING PERIOD: None: There is no waiting period, but processing of EI</p>	<p>before the application;</p> <ul style="list-style-type: none"> • Ceased working for at least 14 consecutive days for reasons related to COVID-19 (e.g. sickness, quarantine, caregiving of family member due to COVID-19); and • <u>Not</u> received more than \$1,000 in income during the benefits period 	<p>PHO or legislative authority.</p> <p>WAITING PERIOD: One week, but can be waived after the application is filed by calling Service Canada at: 1-833-381-2725 (toll-free)</p>	<ul style="list-style-type: none"> • have lost job through no fault; • have been without work and pay for at least 7 consecutive days; • have worked the required number of insurable hours (which requires that the individual identify the regional unemployment rate and review the eligibility chart); 	

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			payments may take a few weeks.	<p>WAITING PERIOD: None: The information published by the government states there is no waiting period..</p>		<ul style="list-style-type: none"> be ready, willing and capable of working; and be actively looking for work. <p>WAITING PERIOD: One week</p>	
Employer Eligibility	Available to: 1) Taxable corporations, individuals, partnerships (whose members are comprised of individuals and taxable corporations) and registered charities. <u>Not</u>	An eligible employer can be a(n): <ul style="list-style-type: none"> Individual (excluding trusts); Partnership (if their members consist exclusively of individuals); 	Employer must: <ul style="list-style-type: none"> be a publicly held company, private business or not-for-profit; in business in Canada for min 1 year; demonstrate that there is shortage of work that is temporary, beyond its control 	N/A	N/A	N/A	Employer must have SUB Plan approved before implementation.

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	<p>available to public institutions; that</p> <p>2) Can demonstrate a reduction in revenue as follows:</p> <p>a. Qualification Period #1 (March 15-April 11): 15% reduction in March 2020 as compared to March 2019 or to the average of January and February 2020;</p>	<ul style="list-style-type: none"> • Non-profit organization; • Registered charity; or • Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction. <p>The employer must also have:</p> <ul style="list-style-type: none"> • an existing business number and payroll program account with the 	<p>and does not arise from a cyclical or recurring slowdown (note: the government has eliminated the burden of having to provide sales/production figures);</p> <ul style="list-style-type: none"> • demonstrate a recent decrease in business activity of approximately 10%; and • submit and implement a recovery plan to return employees to normal hours. 				

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	<p>b. Qualification Period #2 (April 12-May 9): 30% reduction in April 2020 as compared to April 2019 or to the average of January and February 2020; and</p> <p>c. Qualification Period #3 (May 10-June 6); 30% reduction in</p>	<p>CRA on March 18, 2020; and</p> <ul style="list-style-type: none"> paid salary, wages, bonuses, or other remuneration to an employee employed in Canada between March 18, 2020 and June 19, 2020. 					

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	May 2020 as compared to May 2019 or to the average of January and February 2020.						
Pros/Cons and Comparative Considerations	<p>PRO: Employment relationship is maintained, benefitting employer and employee.</p> <p>CON: Employer must cover employees’ salaries in advance of receiving the subsidy.</p>	<p>PRO: The subsidy is broadly available to many employers.</p> <p>CON: It is only available on remittance to CRA. The dollar value is also quite limited.</p>	<p>PRO: No lay-off or termination. Employees continue to work and receive some EI.</p> <p>CON: Requires application and employee agreement.</p>	<p>PRO: Broader eligibility than EI. After the 16 weeks of the CERB, employees can collect EI if still out of work.</p> <p>CON: Employees cannot earn more than \$1k of income.</p>	<p>CON: Limited eligibility because it requires quarantine, self-isolation, illness or injury.</p>	<p>PRO: Up to a maximum of 45 weeks of benefits.</p> <p>CON: Requires that the individual be laid off or terminated from employment.</p>	<p>PRO: Employers retain relationship with laid off employee.</p> <p>CON: Requires creation and approval of plan before implementation.</p>

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	At this time, it is only available for 3 months, when the impact of COVID-19 might be longer.						