## **Employment Insurance**

Information for the self-employed

# Service Canada provides individuals with a single point of access to a wide range of government of Canada programs, services and benefits.

The Employment Insurance program, EI, is one of the programs administered by Service Canada. Since 2010, self-employed people have access to EI special benefits.

### El special Benefits – Canada.ca

#### **Sickness benefits**

Sickness benefits are intended for people who are unable to work due to an injury, illness or quarantine<sup>1</sup>. They are paid for a maximum of 26 weeks.

#### Maternity benefits<sup>2</sup>

Maternity benefits are intended for people who are away from work because they are pregnant or have recently given birth. They are paid to the biological mother for a maximum of 15 weeks and cannot be shared between parents. Maternity benefits can be followed by parental benefits.

#### Parental benefits<sup>2</sup>

Parental benefits are intended for parents who are away from work to care for their newborn or newly adopted child. They can be shared between parents. Two options are available:

- Standard: up to 40 weeks, but one parent cannot receive more than 35 weeks of standard benefits.
- Extended: up to 69 weeks, but one parent cannot receive more than 61 weeks of extended benefits.

#### **Compassionate care Benefits**

Compassionate care benefits are intended for people who are temporarily away from work to support a critically ill family member or other relatives and individuals considered to be like family needing end-of-life care<sup>1</sup>. They are paid for a maximum of 26 weeks.

#### **Caregiving Benefits**

Caregiving Benefits are intended for people who are away from work to care for or support a critically ill or injured person<sup>1</sup>. Family caregiver benefit for children (a critically ill or injured person under 18) are paid for a maximum of 35 weeks while family caregiver benefit for adults are paid for a maximum of 15 weeks.

<sup>&</sup>lt;sup>2</sup> The Province of Quebec is responsible for providing maternity, paternity, parental and adoption benefits to its residents. Visit the Québec Parental Insurance Plan for more information.



<sup>&</sup>lt;sup>1</sup> This situation must be certified by a health professional (doctor, nurse practitioner, etc.) Visit Canada to know all required documents to be eligible for benefits.

## What do I need to do if I would like to receive these benefits?

Before you can receive EI special benefits, you must, as a self-employed person:

- Enter into an agreement for the self-employed program <u>online</u>, using My Service Canada Account.
  - You can withdraw from the program at any time, unless you have received special benefits as a self-employed person. If you have, you'll continue paying premiums for as long as you are selfemployed.
- Have paid EI premiums and submit an income tax return each year:
  - Once you receive confirmation that you are registered to the program, you will be responsible for paying Employment Insurance premiums.
    - ✓ You pay the same EI premiums as salaried employees. You do not have to pay the employer's share of EI premiums.
    - ✓ The EI premium rate is set each year.
    - ✓ The EI premiums you must pay are based on your self-employed income, up to the maximum annual insurable earnings.

You can apply for special benefits 12 months after your confirmed registration date.

#### How much could I receive?

The amount of weekly benefits corresponds to 55% of the average weekly earnings you received during the calendar year preceding the date on which you request EI special benefits, up to the maximum annual insurable earnings.

Extended parental benefits are an exception. Because they offer you the opportunity of receiving benefits over a longer period, the amount of weekly benefits corresponds to 33% of your average weekly earnings.

Your benefits may be reduced if you continue to work or if your business generates income while you are receiving Employment Insurance special benefits.

#### For more information

To enter into an agreement with Service Canada as a self-employed person, review all eligibility criteria for EI special benefits and learn more about all services offered by Service Canada:

Visit Canada.ca/EDSC

<ul> <li>Call t</li> </ul>	he 1 800:	O-Canada	(1-800-622-6232)
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ATS : 1-800-926-9105

Twitter : @ServiceCanada\_E

