

Employment Insurance

Last updated January 2025

Employment Insurance (EI) allows individuals who have recently lost a job through no fault of their own, or have had to leave their job temporarily for specific reasons (for eg having a baby, looking after a sick loved one, recover from a medical issue), to temporarily receive financial assistance.

There are 4 different kinds of EI benefits:

Regular benefits

Sickness benefits

Maternity and Parental benefits

Caregiver benefits

All of these provide you with 55% of your previous gross work income, for a specific period of time, and up to a maximum of \$695 a week.

Who is eligible for EI?

You are eligible for EI if you have recently worked at least a minimum number of required hours and you have paid into EI (EI payments have been deducted from your paycheques)

The different kinds of EI programs also have other specific criteria

EI regular benefits

- Provides financial assistance to people who lose their job through no fault of their own (for eg through layoff)
- To qualify you must:
- Have worked the required number of hours in the last year (between 420 and 700 hours depending on where you live)
- Be ready willing and able to work
- Be actively looking for work

You can receive it for up to a maximum of 45 weeks

Other kinds of EI benefits

Note: for all of the following, you need to have worked at least 600 hours in the last year to qualify.

Maternity Benefits

If you need to take time off because you are pregnant or recently gave birth.
Maximum 15 weeks.

Parental Benefits

Parent who needs to take care of a newly born or newly adopted child.
Maximum 40 weeks

- Can be extended up to 69 weeks, but then one get less money each week)
- Can be shared between two parents, though one parent cannot receive more than 35 weeks of benefits

Family Caregiver benefit for children

- If you need to take time off work to provide care for a critically ill or injured family member under age of 18
- Maximum 35 weeks

Family Caregiver benefit for adults

- If you need to take time off work to provide care for a critically ill or injured family member over the age of 18
- Maximum 15 weeks

Compassionate Care

- If you need to take time off work to provide end of life care to a family member
- Maximum 26 weeks

Note: 'family member' can also refer to someone who is like a family member (not a relative but someone the caregiver has a very close relationship with).

Sickness Benefits

- If you are unable to work for medical reasons
- Maximum 26 weeks

Family Supplement

If you have children, and are low income, this supplement increases your EI benefits to up to 80% of your previous gross work income (to a maximum of \$650 per week).

- To qualify, family net income cannot be more than \$25,921 per year

For more information on EI including how to apply:

You can apply online here:

<https://www.canada.ca/en/services/benefits/privacy-notice.html>

Or call the number below for a paper application.

For more information:

Employment Insurance

Call 1-800-206-7218

Or visit <https://www.canada.ca/en/services/benefits/ei.html>