

Employment Insurance

Applying as a Continuing Education or non-permanent teacher

SPRING 2019 - INFORMATION SESSION



A foreword

This guide is based on publicly available information from Employment & Social Development Canada (ESDC) and Service Canada. We'll repeat the ESDC's advice here:

“The following information is a guideline. We encourage you to apply for benefits so our processing agents can determine if you are eligible.”

In other words: apply even if in doubt!

You are eligible for Employment Insurance Regular Benefits if:

- you've lost employment through **no fault of your own**, even if you know exactly when you'll be back to work;
- you've worked a **minimum number of hours** (determined by the local rate of unemployment in the area in which you reside) in the last year or since the start of your last EI claim (the **qualifying period**);
- you are “ready, willing, and capable of working each day”;
- you are “actively looking for work”.

Note: For the purposes of applying for EI, teachers working above the secondary school level (i.e. CEGEP) are “regular claimants” not “teachers”.

Your benefit will be:

- a calculated weekly rate, paid every two weeks;
- based on a “best weeks” determination of your average weekly salary (your **insurable earnings**) during the qualifying period;
- approximately 55% of your average insurable weekly earnings, up to a maximum amount;
- paid for up to a maximum number of *cumulative* weeks (determined by the local rate of unemployment in the area in which you reside, and by the hours you accumulated during the qualifying period);
- considered as taxable income (you will receive a T4E).

E.g. If applying in April 2019 while residing in Montreal (Economic Region #16)

Hours req'd*	Course hours req'd**	Maximum benefit	Weeks payable‡	Best weeks used
>700	>195	\$562/week	14 to 36	22

* As a Regular teacher or as a Continuing Education teacher on a *charge*, one full-time week counts as 37 hours for the purposes of determining eligibility. A part-time teacher's weekly hours are prorated to their annual workload.

** Each **course hour** worked as an hourly-paid Continuing Education or short-term replacement teacher counts as **3.6 hours** for the purposes of determining eligibility. (See our [collective agreement](#), appendix V-3.)

‡ The number of weeks payable increases with the number of hours accumulated during the qualifying period.

Apply on your last day* of work (NOT the last day of your contract)

1. Send a request to Dawson payroll (payroll@dawsoncollege.qc.ca) asking them to forward your **Record of Employment (RoE)** to Employment and Social Development Canada (ESDC)
2. Get your Social Insurance Number, your personal information, your employment information for the last year, and your banking information ready
3. Retrieve historical salary data for the “best weeks” calculation: go to [MyDawson portal](#) → [My Services](#) (left hand menu) → [My Omnivox Services](#) → [Pay Statement](#) to see your Dawson earnings history
4. Go to <https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html> and complete the application process

*Waiting too long can **compromise your eligibility**.

While on EI, you:

- can interrupt your claim at any time (see next slide);
- need to submit a **simple online report** every two weeks which confirms your eligibility for that two-week period and calculates the associated rate;
- can accept work without interrupting your claim but **must declare any earnings in your online report: you can keep 50 cents of your benefits for every dollar you earn, up to 90 percent of your previous weekly earnings;**
- must keep a **detailed record of your job search** for six years, and inform Service Canada when you refuse any offer of employment;
- must report any absences from Canada, and any periods during which you were unavailable for work, in your online report or by calling Service Canada.

Collecting and interrupting your benefits

- After your claim is accepted, you must serve a **one-week waiting period** without pay (akin to an insurance deductible) before your benefits kick in.
- If you interrupt your claim while there are still weeks payable, **and** it has not yet been a year since you filed your claim, you can re-activate it by **completing the online application** again (the system will automatically recognize you and shorten the application process).
- Alternatively, you can **cancel your previous claim** and file a new one (for example, if you believe that you can secure a better rate than the one from your existing claim). However, you will have to serve the waiting period again, and your eligibility (including hours worked since the start of the last claim) will be re-assessed.
- You can interrupt your claim either by (i) ceasing to file online reports, (ii) calling Service Canada, or (iii) declaring full-time employment in an online report, if applicable.

Things you should know

- Only **weeks paid** on your claim are counted (e.g. if you interrupt your claim, you are no longer using your bank of “weeks payable”). A week paid is counted **even if you receive no money for that week** (i.e. weeks paid are not prorated to your weekly benefit rate).
- You must be looking for suitable employment while on EI. ‘Suitable employment’ means:
 - not arising from a work stoppage or a labor dispute;
 - in your usual occupation, but not for a lower wage or under less favorable conditions than what is generally acceptable; or
 - not in your usual occupation, but not for a lower wage or under less favorable conditions than you would expect to obtain in your usual occupation. (Note that the ‘expectation’ provision is replaced by a ‘generally acceptable’-type provision “after a lapse of a reasonable time interval.”)

Continuing Education: An example

Date/Period	Action	Weeks used
May 16, 2019	My last class (exam) of the semester. I immediately apply for benefits. (My contract does not expire until May 22, 2019. This doesn't matter.)	0
May 16 – May 22, 2019	I serve the one week waiting period .	
May 23 – June 5, 2019	I collect full benefits .	2
June 6, 2019	Summer semester begins. I have only one 60-hour contract.	
June 6 – July 31, 2019	I collect partial benefits to supplement my earnings.	10
July 31, 2019	Summer semester ends.	
July 31 – August 21, 2019	I collect full benefits .	13
August 22 – December 24, 2019	Fall semester begins. I have a full-time load at night. I declare full-time status in my report, making my claim go dormant .	
December 25 - January 15, 2020	Winter break. I collect full benefits .	16
January 16 – May ??, 2020	Winter semester begins. I have a full-time load at night. I declare full-time status in my report, making my claim go dormant .	
May ?? – June ??, 2020	I apply for benefits by filing a new claim on the last day of class (or exam). I collect full benefits until the day the summer semester begins.	count restarts