Service Canada



Information Session for Workers

May 2013

Service Canada

Let's talk about...

- Service Canada
- Employment Insurance benefits
- Other Government of Canada income-support programs
- · Labour market information
- Provincial programs and services

About Service Canada

Through the Service Canada network, Canadians can access our services when they want, where they want, and how they want. Simply:

Click servicecanada.gc.ca

Call 1800 O-Canada

Visit a Service Canada Office





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Income support

Employment Insurance includes:

- Regular benefits
- Special benefits
 - Sickness benefits
 - Maternity and parental benefits
 - Compassionate care benefits

Eligibility and duration - Regular benefits

- You must be ready, willing, and able to work, and you must be actively seeking work.
- The number of hours required to qualify is based on the unemployment rate in your region:
 - Most people need between 420 and 700 insurable hours to qualify for El regular benefits.
 - In some instances, 910 hours of insurable work are required.
 - You may need more than 910 hours of insurable hours to qualify if you've had a violation on a previous claim within the past five years.
- The number of weeks of EI benefits you can receive is based on the unemployment rate in your region and the number of insurable hours you have accumulated - up to a maximum of 45 weeks.

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How to apply for and receive benefits

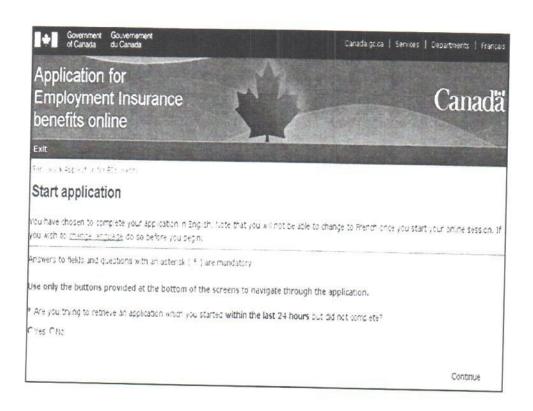
- Apply online anywhere Internet service is available, including at home or at your local Service Canada Centre, on or after your last day of work.
- Important! Do not delay filing your application.
- Shortly after applying for EI, you will receive a benefit statement in the
 mail indicating your access code and the date your first report is due.
 Keep in mind that this does not mean that a final decision has been made
 on your claim.
- You will be informed of your rights and responsibilities when you apply for benefits.
- Generally, you must complete reports every two weeks, either by phone at 1 800 531-7555 or online at www.servicecanada.gc.ca.

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Completing an El application

To apply for benefits, you will need your:

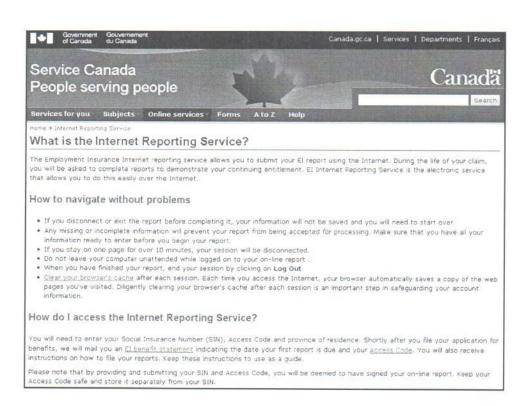
- Social Insurance Number (SIN)
- · mother's maiden name
- complete mailing address, including the postal code
- · complete banking information for direct deposit
- Record(s) of Employment

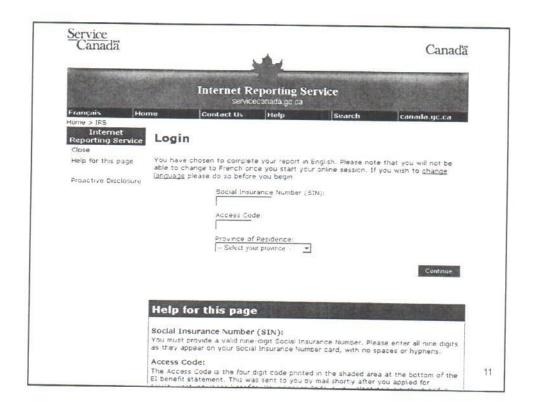


Benefits, payments, and information on the status of your claim

- Five to 10 days after you apply for EI benefits, you will receive your benefit statement and access code in the mail. You will need this access code to complete your reports.
- You will be able to access your El benefits information online using My Service Canada Account.
- · To receive your payments faster, sign up for direct deposit.
- You can also contact the Employment Insurance Telephone Information Service at 1 800 206-7218 to obtain information about your El claim.

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Payments

- You will usually receive your first EI benefit payment within 28 days of the date we receive your application, as long as we receive all the required documentation, including your Record(s) of Employment.
- If you are not eligible to receive El benefits, we will let you know why
 within the 28-day timeframe.
- You will have to serve a waiting period before you receive benefits:
 - There is a two-week waiting period, during which EI benefits are not payable.
 - All monies earned during this period will be deducted dollar for dollar.
- The basic benefit rate is 55% of average insured earnings.

Example: If you grossed \$500 per week, your gross benefit rate would be \$275 (55% of \$500 = \$275).



Monies on separation

- · Examples of separation monies:
 - · Pay in lieu of notice
 - Severance pay
 - Bonus
 - · Lump-sum payment
 - · Paid sick leave
 - Vacation pay
- Monies you receive from your employer on separation may affect the date you start receiving benefits.
- Monies are allocated at your normal weekly earnings from the date of separation.
 - Ex.: If you receive 12 weeks of severance pay, in a lump sum or weekly, your benefits will be delayed by 12 weeks.



Reason for Separation

- Shortage of work (layoff, closure)
- Illness / Maternity / Parental
- · Strike / Lockout
- Retirement
- · Quit
- Dismissal

Earnings while receiving EI

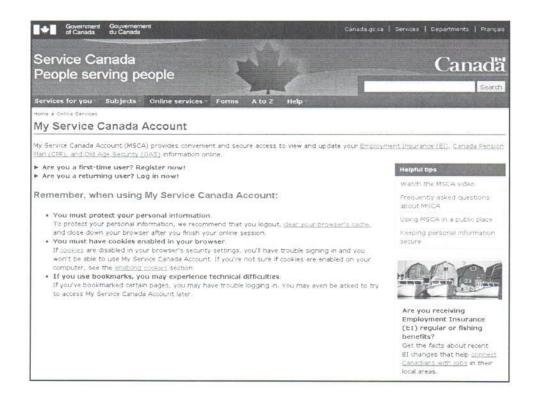
- · You are not eligible to receive El benefits if you are working full-time.
- While receiving regular benefits, you are allowed to earn some extra money.
 - You will be able to keep 50 cents of your EI benefits for every dollar you earn, up to 90% of the weekly insurable earnings that we used to calculate your EI benefit amount.
 - If you earn any money above this threshold, we will deduct it dollar for dollar from your benefits.
- · The rules may be different for other types of benefits



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Repayment of benefits

 Depending on your yearly income, you may be required to pay back some EI benefits at income tax time.





Application process checklist

- ✓ Apply for Employment Insurance benefits online
- ✓ Receive your access code and start completing your reports
- ✓ Application process completed within 28 days
- √ Receive your first payment

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Other Government of Canada income-support programs



Canada Pension Plan

The Canada Pension Plan (CPP) is a contribution-based program, beginning at age 18.

- There are three types of CPP benefits:
 - · Retirement Monthly pension paid as early as age 60
 - · Disability Disability/disabled contributor's child benefit
 - · Survivor Death benefit/survivor's pension/child benefit
- CPP pensions are based on how much and for how long you contributed to the CPP.
- There are different eligibility criteria for the three types of benefits.

You must apply in order to receive any of the above benefits.

Old Age Security

The OAS pension is a monthly benefit for individuals age 65 or older based on years of residence in Canada and legal status in Canada

- Guaranteed Income Supplement (GIS)
 - · Provides a monthly non-taxable benefit to low-income OAS clients
- Allowance
 - A monthly benefit for low-income seniors (age 60 to 64) whose spouse or common-law partner is eligible for, or currently receiving, the GIS
 - · Individual must meet the legal status and residence requirements
- · Allowance for the Survivor
 - · A monthly benefit for low-income seniors (age 60 to 64) who are widowed
 - · Individual must meet the legal status and residence requirements
- · All three benefits are dependent on marital status and income You must apply in order to receive any of the above benefits.

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Wage Earner Protection Program

- A program to better protect workers whose employers:
 - · go bankrupt; or
 - · are subject to a receivership.
- Employees may be eligible to receive some compensation payment for unpaid wages, vacation pay, severance pay, and termination pay they are owed.
- For more information:
 - www.servicecanada.gc.ca/eng/sc/wepp/index.shtml
 - · 1866 683-6516 TTY: 1800 926-9105

Working Income Tax Benefit (WITB)

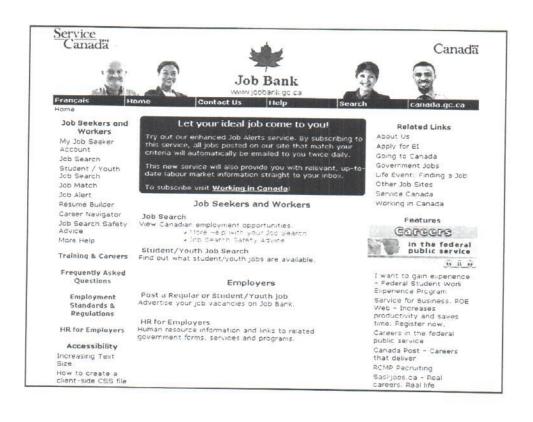
- · Refundable tax credit
 - · Family income
 - Dependants
- · Income tax and benefit return
- · Apply for WITB advance payments
- Paid in four equal instalments April, July, October, and January
- · For more information:
 - · www.cra.gc.ca/witb
 - 1800 959-8281

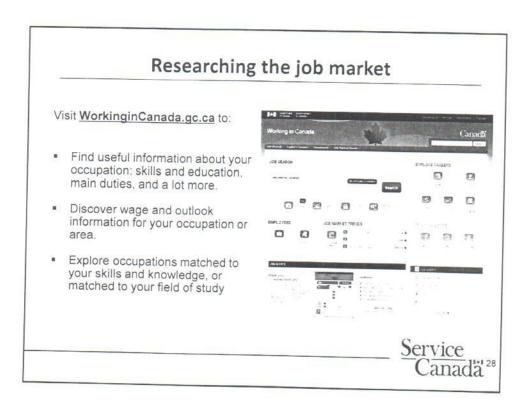
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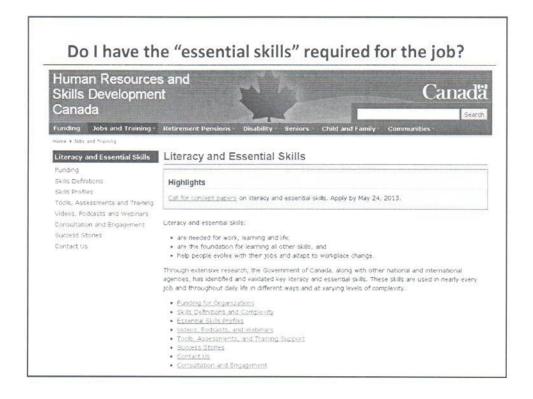
Job Search

- Many options are available to help you search for a job.
- Service Canada Centres are equipped with computers, fax machines, and photocopiers.
- The Job Bank is an electronic listing of jobs posted by employers across Canada. You can search for employment by category:
 - where you are willing to work province and area

www.jobbank.gc.ca







Interested in training or upgrading?

- · Contact the Work BC
- · Post-Secondary Education, Training and Labour:
 - · Northern Lights College
 - 180 Southgate Tumbler Ridge
 - Tuesday & Thursday 10:00 am-3:00 pm
- Free access to computers, Internet, photocopier, fax
- Job search skills
- · Assistance to prepare your résumé
- Employment programs
- Education assistance



Other services

Service Canada provides access to a wide range of Government of Canada programs and services. Here are a few examples:

- Apprenticeship Incentive Grant/Apprenticeship Completion Grant
- Canada Education Savings Grant/Canada Learning Bond
- · Passport receiving agent service
- · Records of Employment
- · Social Insurance Number
- Work-Sharing program

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For more information

Click servicecanada.gc.ca

Call 1800 206-7218

TTY: 1 800 529-3742

Visit a Service Canada Office

- · Go to servicecanada.gc.ca
- Select "Find a Service Canada office"







Call Click Visit

Easy accessibility for all Canadians is a key priority of Service Canada. Visit
Dawson Creek-103, 1508-102 Ave
Monday, Wednesday, Friday-8:30-4

Fort St John Scheduled Outreach-10600 100th street Tuesday, Thursday 10-3:30

Call, click or visit for information and applications: <u>Call</u>

Mackenzie Scheduled Outreach-64 Centennial Drive Tuesday 8:30-4:30 -closed 12:00-1:15

Service Canada: 1-800-O-Canada (1-800-622-6232) Grande Prairie-100, 9845-99 Ave Town Centre Mall 8:15-4:30

<u>Click</u> www.servicecanada.gc.ca



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Questions?



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