

APRIL 2025
EDITION

EMPLOYMENT INSURANCE GUIDE (GENERAL)



For the members of unions affiliated with the CSQ (with the exception of the FSE-CSQ and FPEP-CSQ teaching personnel)

**Sécurité
sociale**

CSQ
Centrale des syndicats
du Québec

Foreword

This guide is intended for all members of unions affiliated with the CSQ, with the exception of the teaching personnel (preschool, elementary, secondary, vocational training and adult education). It summarizes and explains the various rights provided in the *Employment Insurance Act* (EIA) as well as the *Employment Insurance Regulations* (EIR).

This guide is available on the CSQ Sécurité sociale website at [CSQ - Sécurité sociale](#). You can download a printable copy or read the online version which provides more information on certain specific situations (see [Complementary Fact Sheets](#)).

If you also hold a job as a teacher, you can refer to the *Employment Insurance Guide (teaching personnel of the FSE-CSQ and the FPEP-CSQ)* as well, which can also be found on the Sécurité sociale website.

It should be noted that the EIA and EIR remain the true sources of law. As such, this document has no legal value.

Furthermore, while this document discusses the key components of the Employment Insurance plan, we would suggest you also visit: [Employment Insurance benefits - Canada.ca](#).

You can learn even more by consulting the *Digest of Benefit Entitlement Principles* online: [Digest of Benefit Entitlement Principles - Canada.ca](#). This is the Employment Insurance plan interpretation manual used by the personnel of Service Canada.

To reach Service Canada, which oversees the Employment Insurance plan:

- By phone – 1-800-206-7218
- Online – [eservices.canada.ca](#)

Contacting your union to get additional information is crucial; this will ensure you make the best use of all existing rights relating to your personal circumstances.

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1. Employment Insurance

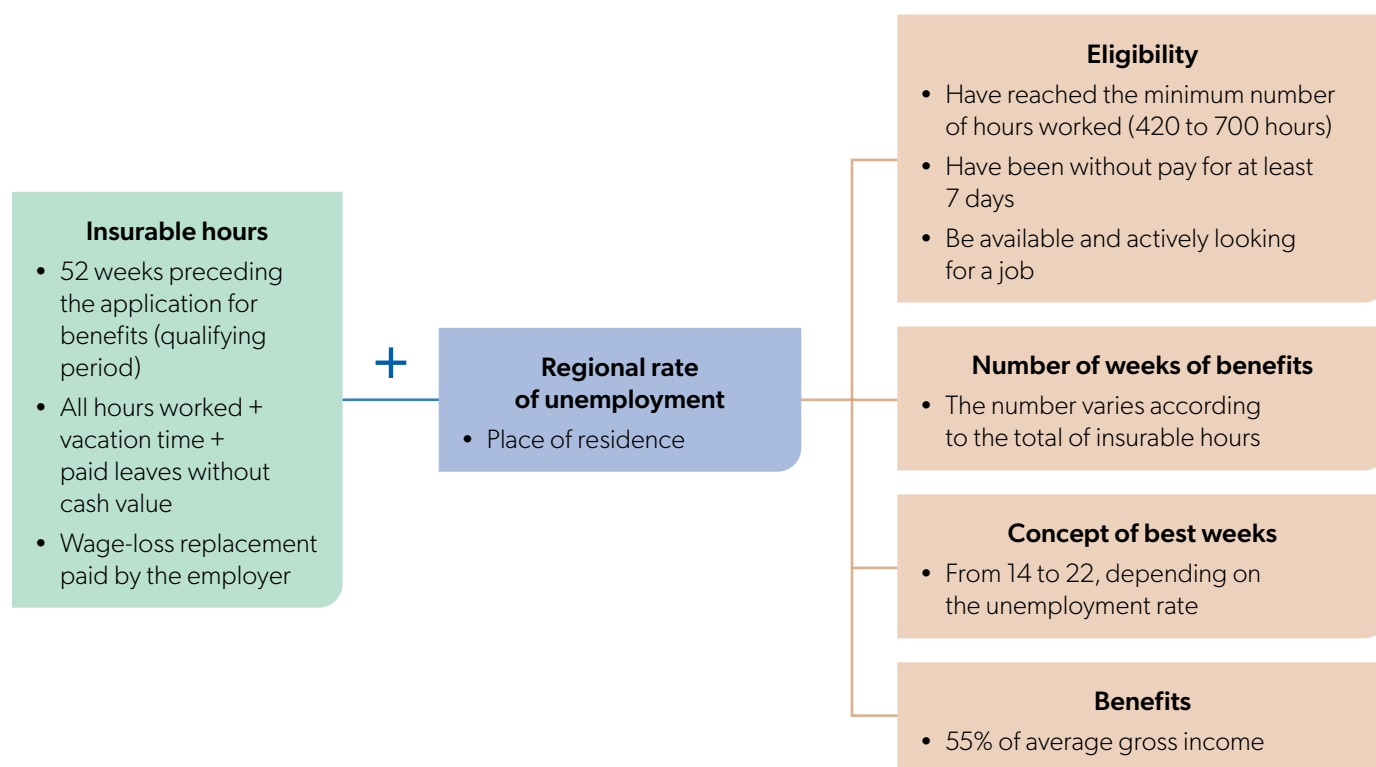
Regular benefits

1.1 What are they?

They are benefits paid in the event of a termination, either permanent or temporary (end of contract, dismissal, resignation).

1.2 How does it work?

ELIGIBILITY, DURATION AND CALCULATION OF EMPLOYMENT INSURANCE BENEFITS



1.3 What are the eligibility criteria?

To be eligible to receive Employment Insurance (EI) regular benefits, you must:

- Have worked the required number of insurable employment hours (see 1.3.1) during the 52-week qualifying period (see 1.3.3). This number varies according to the regional rate of unemployment of your place of residence (see 1.3.2) (rather than your workplace).
- Have lost your job through no fault of your own.
- Be available and actively looking for a job (see Section 2 for exclusions and ineligibility).

To get an estimate of your weekly benefit rate and the period during which you could receive benefits, you can use the EI Benefits Estimator available online: [Employment Insurance Benefits Estimator](#).

Keep in mind that this tool only gives users a **very approximate** idea of potential benefits. This *Employment Insurance Guide* provides more information to help better understand the factors that could impact your actual rights.

1.3.1 How is the number of insurable hours determined?

Generally, any hour of work for an employer is an insurable hour.

However, for the **teaching personnel at the college level**, the number of insurable hours is calculated as follows:

- Full-time employment: 37 insurable hours per week
- Part-time employment: prorated to the percentage of the workload, relative to a full-time workload
- Hourly paid employment (course load): 3.6 insurable hours for each hour of paid teaching

Additionally, **for vacation periods, statutory holidays, during special leaves (wedding, death, etc.), sick-leave days or a wage-loss replacement period paid by the employer**, you will be afforded the same number of insurable hours you would have had if you had been at work.

However, hours of work as a **self-employed worker (freelance, private practice) as well as periods when on a preventive leave of absence, or on leave following a work accident or an occupational disease**, do not count as insurable hours for EI.

1.3.2 What is the minimum number of insurable hours required in my area of residence (regional rate of unemployment)?

The number of insurable hours needed to be eligible for regular EI benefits varies according to the regional rate of unemployment of your **place of residence** (rather than your workplace). These hours must be completed within the 52-week qualifying period (see 1.3.3).

NUMBER OF HOURS REQUIRED TO QUALIFY FOR REGULAR BENEFITS

REGIONAL RATE OF UNEMPLOYMENT	REQUIRED NUMBER OF HOURS OF INSURABLE EMPLOYMENT IN THE LAST 52 WEEKS
6% or less	700
6.1 to 7%	665
7.1 to 8%	630
8.1 to 9%	595
9.1 to 10%	560
10.1 to 11%	525
11.1 to 12%	490
12.1 to 13%	455
13% and above	420

The unemployment rate is updated every 4 weeks. You can learn more at: [Employment Insurance \(EI\) Program Characteristics - Canada.ca](https://www.canada.ca/en/employment-social-development/services/employment-insurance-program/characteristics.html). The regional rate of unemployment in effect at the start of your benefit period will determine the required number of insurable hours.

To find the name of the EI economic region of your place of residence, visit the EI economic region search page ([Postal Code Search - Canada.ca](https://www.canada.ca/en/employment-social-development/services/employment-insurance-program/ei-economic-region-search.html)) and enter your postal code.

1.3.3 Over what period must I have accumulated the required minimum number of insurable hours (qualifying period)?

The minimum number of insurable hours must have been accumulated during the **qualifying period**. This will generally¹ be the **52-week** period leading to the start of your benefit period (see 1.7) without going beyond the start of a previous benefit period, as the case may be.

If you received **Québec Parental Insurance Plan (QPIP) benefits or special EI benefits** during your qualifying period and have not accumulated enough insurable hours to be eligible for regular benefits, there is a recourse process.

To learn more, see [Complementary Fact Sheet #2](#) or contact your union.

¹ In certain cases, the qualifying period can be extended, up to a maximum of 104 weeks. To learn more, see [Complementary Fact Sheet #1](#) or contact your union.

EXAMPLE

Start of the benefit period	Sunday, June 29, 2025
Qualifying period	From June 30, 2024, to June 28, 2025

The total number of insurable hours completed during the qualifying period, in **all the jobs held** during this period (excluding self-employment), will determine your eligibility to regular EI benefits as well as the maximum number of these benefits.

1.3.4 Where can I find information about my insurable hours (record of employment)?

The information can be found on your record or records of employment. Records of employment are issued when a job comes to an end, either permanently or temporarily (cyclical lay-off), and sent by your employer to [Service Canada - Canada.ca](https://www.servicecanada.gc.ca), the government agency that administers the EI program.

Generally, employers transfer these records electronically to Service Canada. While an employer is under no obligation to provide you with a copy, you can **access all your records of employment** filed by your employers by creating an account on the [Service Canada website: My Service Canada Account \(MSCA\) - Canada.ca](https://www.servicecanada.gc.ca).

1.4 When can I submit an application for EI regular benefits?

File your application **as soon as possible** after your job comes to an end (known as *interruption of earnings*² by the EI). This interruption of earnings occurs on the last day of your job or, more precisely, your last day paid (for instance, last day of vacation).

When the last day paid falls on a Monday or Tuesday, it is generally more advantageous to file an application for benefits that would take effect on the previous Sunday. In such a case, the days paid for that week will be deducted in full from the first benefit payable.

EXAMPLE

Last day worked or paid	Tuesday, June 17, 2025
Average gross earnings (see 1.6)	\$1,000
Benefit rate (see 1.6)	\$550
Start of the application for benefits	Sunday, June 15, 2025
Week of June 15	Waiting period (see 1.71), no benefits paid
Week of June 22	\$550 – \$400 (2 days paid, i.e. Monday and Tuesday) = \$150 in benefits
Week of June 29 and following weeks	\$550 in benefits

² Period of at least 7 consecutive days with no work and no earnings. A reduction in the percentage of a contract without an interruption of at least 7 days is not an interruption of earnings.

Moreover, **if you have more than one job**, the end of one of them allows you to apply for benefits, even if you still hold one or several other jobs.

Your employer must send your record of employment to Service Canada no later than 5 working days after your job comes to an end. However, you do not need to wait for it to be sent. You can apply for benefits the day after your last day worked.

An application filed more than 4 weeks after the end of your job could lead to your losing some benefits.³

1.5 How can I submit an application for EI regular benefits?

Applications are made online at [EI regular benefits - Apply - Canada.ca](https://www.canada.ca/en/ei/regular-benefits-apply).

You will need the following information:

- Your social insurance number (SIN)
- Your banking information to sign up for direct deposit, including:
 - your financial institution
 - your bank branch (transit) number
 - your account number
- The names and addresses of every employer you have worked for over the past 52 weeks
- Your detailed version of the facts if you quit your job or if you were laid off from any given employment in the past 52 weeks.

The online application takes about 45 to 60 minutes to complete.

1.6 What amount of benefits am I entitled to (best weeks, average gross earnings and benefit rate)?

The benefit rate is 55% of the average gross earnings.

The average gross earnings are calculated based on the **14 to 22 best weeks** during the qualifying period (see 1.3). The number of weeks used varies according to the regional rate of unemployment at the start of the benefit period.

³ Unless there is a reason deemed as valid which allows you to file an antedate request. To learn more, **see Complementary Fact Sheet #3 or contact your union.**

BEST WEEKS

REGIONAL RATE OF UNEMPLOYMENT	DIVISOR (NUMBER OF BEST WEEKS)
6% or less	22
6.1 to 7%	21
7.1 to 8%	20
8.1 to 9%	19
9.1 to 10%	18
10.1 to 11%	17
11.1 to 12%	16
12.1 to 13%	15
13.1% and above	14

If your only employer issues a record of employment that indicates your earnings on a weekly basis, Service Canada will have the necessary information to identify your best weeks. Otherwise, you may have to identify your best weeks yourself.⁴

However, the insurable earnings amount used to calculate the benefit rate is subject to a maximum of **\$65,700 for 2025**.⁵ Therefore, the maximum benefit rate for any application for benefits starting in 2025 is:

$$\text{\$65,700} \div 52 \times 55\% = \text{\$695 per week}$$

This maximum rate is set based on the calendar year when the benefit period begins and remains the same for the duration of this benefit period, even if said period covers 2 calendar years.

EXAMPLE 1

Regional rate of unemployment at the start of the benefit period	5.2%
Average earnings of 22 best weeks during the qualifying period (52 last weeks)	\$1,000
Benefit rate	$\$1,000 \times 55\% = \550 per week

⁴ To report your weeks with the highest earnings, fill out Form INS5241 online at: [Form INS5241 - Details](#).

⁵ This yearly maximum is indexed annually.

EXAMPLE 2

Regional rate of unemployment at the start of the benefit period	7.4%
Average earnings of 20 best weeks during the qualifying period (52 last weeks)	\$1,400
Benefit rate	$\$1,400 \times 55\% = \770 , but the maximum is set at \$695 per week

1.7 How long can I receive regular EI benefits (benefit period)?

The **benefit period** generally⁶ last 52 weeks. It is the span of time within which it is possible to receive the maximum number of weeks of benefits you are entitled to (**between 14 and 45 weeks of benefits**). It varies based on the number of insurable hours throughout your qualifying period (see 1.3) as well as the regional rate of unemployment.

NUMBER OF WEEKS OF REGULAR BENEFITS PAID BASED ON THE REGIONAL RATE OF UNEMPLOYMENT

Number of hours of insurable employment	REGIONAL RATE OF UNEMPLOYMENT											
	6% or less	6.1% to 7.0%	7.1% to 8.0%	8.1% to 9.0%	9.1% to 10.0%	10.1% to 11.0%	11.1% to 12.0%	12.1% to 13.0%	13.1% to 14.0%	14.1% to 15.0%	15.1% to 16.0%	16% and above
420 to 454	0	0	0	0	0	0	0	0	26	28	30	32
455 to 489	0	0	0	0	0	0	0	24	26	28	30	32
490 to 524	0	0	0	0	0	0	23	25	27	29	31	33
525 to 559	0	0	0	0	0	21	23	25	27	29	31	33
560 to 594	0	0	0	0	20	22	24	26	28	30	32	34
595 to 629	0	0	0	18	20	22	24	26	28	30	32	34
630 to 664	0	0	17	19	21	23	25	27	29	31	33	35
665 to 699	0	15	17	19	21	23	25	27	29	31	33	35
700 to 734	14	16	18	20	22	24	26	28	30	32	34	36
735 to 769	14	16	18	20	22	24	26	28	30	32	34	36
770 to 804	15	17	19	21	23	25	27	29	31	33	35	37

⁶ In certain cases, the benefit period can be extended up to a maximum of 104 weeks. To learn more, see [Complementary Fact Sheet #4](#) or contact your union.

	REGIONAL RATE OF UNEMPLOYMENT											
Number of hours of insurable employment	6% or less	6.1% to 7.0%	7.1% to 8.0%	8.1% to 9.0%	9.1% to 10.0%	10.1% to 11.0%	11.1% to 12.0%	12.1% to 13.0%	13.1% to 14.0%	14.1% to 15.0%	15.1% to 16.0%	16% and above
805 to 839	15	17	19	21	23	25	27	29	31	33	35	37
840 to 874	16	18	20	22	24	26	28	30	32	34	36	38
875 to 909	16	18	20	22	24	26	28	30	32	34	36	38
910 to 944	17	19	21	23	25	27	29	31	33	35	37	39
945 to 979	17	19	21	23	25	27	29	31	33	35	37	39
980 to 1,014	18	20	22	24	26	28	30	32	34	36	38	40
1,015 to 1,049	18	20	22	24	26	28	30	32	34	36	38	40
1,050 to 1,084	19	21	23	25	27	29	31	33	35	37	39	41
1,085 to 1,119	19	21	23	25	27	29	31	33	35	37	39	41
1,120 to 1,154	20	22	24	26	28	30	32	34	36	38	40	42
1,155 to 1,189	20	22	24	26	28	30	32	34	36	38	40	42
1,190 to 1,224	21	23	25	27	29	31	33	35	37	39	41	43
1,225 to 1,259	21	23	25	27	29	31	33	35	37	39	41	43
1,260 to 1,294	22	24	26	28	30	32	34	36	38	40	42	44
1,295 to 1,329	22	24	26	28	30	32	34	36	38	40	42	44
1,330 to 1,364	23	25	27	29	31	33	35	37	39	41	43	45
1,365 to 1,399	23	25	27	29	31	33	35	37	39	41	43	45
1,400 to 1,434	24	26	28	30	32	34	36	38	40	42	44	45
1,435 to 1,469	25	27	29	31	33	35	37	39	41	43	45	45
1,470 to 1,504	26	28	30	32	34	36	38	40	42	44	45	45
1,505 to 1,539	27	29	31	33	35	37	39	41	43	45	45	45
1,540 to 1,574	28	30	32	34	36	38	40	42	44	45	45	45
1,575 to 1,609	29	31	33	35	37	39	41	43	45	45	45	45
1,610 to 1,644	30	32	34	36	38	40	42	44	45	45	45	45
1,645 to 1,679	31	33	35	37	39	41	43	45	45	45	45	45

Number of hours of insurable employment	REGIONAL RATE OF UNEMPLOYMENT											
	6% or less	6.1% to 7.0%	7.1% to 8.0%	8.1% to 9.0%	9.1% to 10.0%	10.1% to 11.0%	11.1% to 12.0%	12.1% to 13.0%	13.1% to 14.0%	14.1% to 15.0%	15.1% to 16.0%	16% and above
1,680 to 1,714	32	34	36	38	40	42	44	45	45	45	45	45
1,715 to 1,749	33	35	37	39	41	43	45	45	45	45	45	45
1,750 to 1,784	34	36	38	40	42	44	45	45	45	45	45	45
1,785 to 1,819	35	37	39	41	43	45	45	45	45	45	45	45
1,820 and above	36	38	40	42	44	45	45	45	45	45	45	45

Source: [EI Regular Benefits - How much could you receive - Canada.ca](#).

Note that a pregnant woman can receive benefits up until the week prior to childbirth.

1.7.1 When can I start receiving benefits (waiting period)?

Once the application for benefits is submitted and the benefit period is set, there is a **one-week waiting period** before applicants start receiving benefits.

During that week, you must be available for work and looking for a job. If not, the waiting period will be postponed, delaying the moment when benefit payments begin.

EXAMPLE	
Start of the benefit period	Sunday, June 29, 2025
Waiting period	Week of June 29, 2025
First benefit paid	Week of July 6, 2025

Bear in mind that processing times of an application for benefits can sometimes be quite long, from a few weeks to a few months. However, all the benefits you are entitled to will be paid retroactively. If these delays lead to financial difficulties, **contact your union**.

1.7.2 What happens if my employer pays me amounts other than my regular salary when my job comes to an end?

Paid sick-leave days or vacation pay, paid when a contract ends or a temporary lay-off occurs (in addition to the salary for the last paid week, if applicable), can delay the waiting period as well as the start of benefit payments.

These amounts are spread out across the first weeks of the benefit period, based on the average gross earnings used to calculate the benefit rate (see 1.6). The amounts spread out over the one-week waiting period are entirely deducted from the first benefit paid the following week.

EXAMPLE 1

Last day paid	Friday, June 20, 2025
Start of the benefit period	Sunday, June 22, 2025
Average gross earnings used when calculating the benefit rate	\$1,000
Benefit rate	\$550 per week
Paid sick-leave days (gross)	\$1,200
Week of June 22	Distribution of \$1,000 and no benefits payable
Week of June 29	Distribution of \$200 on the waiting period and no benefits payable
Week of July 6	Deduction of \$200 ⁷ from the \$550 benefit = benefit of \$350
Week of July 13 and following weeks	550\$ in benefits per week

EXAMPLE 2

Last day paid	Monday, June 16, 2025 (1 day paid = \$200)
Start of the benefit period	Sunday, June 15, 2025
Average gross earnings used when calculating the benefit rate	\$1,000
Benefit rate	\$550 per week
Gross amount of vacation pay paid at end of employment	\$1,100
Week of June 15	Distribution of \$1,000 and no benefits payable
Week of June 22	Distribution of \$300 ⁸ on the waiting period and no benefits payable
Week of June 29	Deduction of \$300 ⁹ from the \$550 benefit = benefit of \$250
Week of July 6 and following weeks	550\$ in benefits per week

7 Normally, 50% of all earnings received during the benefit period are deducted (see 1.8.1), except during the waiting period, when 100% is deducted.

8 \$200 in earnings for the week of June 22 + the remaining \$100 of the vacation pay = \$300.

9 Normally, 50% of all earnings received during the benefit period are deducted (see 1.8.1), except during the waiting period, when 100% is deducted.

1.8 Once I have submitted my application, what must I do to receive my benefits every 2 weeks (claimant's report)?

You must submit your claimant's report online, every 2 weeks: [Internet Reporting Service - Login - Canada.ca](#).

This web page also sets out all the information that must be included in your report, including:

- your availability and unavailability for work during this period
- the dates and hours worked, as well as your earnings before deductions, if applicable

The reports must be submitted no later than 3 weeks after a given period.¹⁰

Of course, the right to receive benefits involves a few obligations, including being available and actively looking to obtain suitable employment (see Section 2 for exclusions and ineligibility).

If you find a job deemed as full-time (35 hours or more per week), you will no longer be eligible for benefits from that point on. As soon as you begin this new job, you must indicate in your report that you have started to work full-time. You will no longer have to file any other reports, unless this job ends before the end of your benefit period (see 1.7) and you wish to reactivate your claim for EI benefits.

Bear in mind that as long as you are still entitled to benefits and that the 52-week benefit period is not entirely over, it is always possible to resume receiving benefits following a period of full-time work.

If that is your case, you can choose to **reactivate your ongoing claim** (by default, without a waiting period) **or submit a new application** (by calling 1-800-206-7218 with the new benefit rate calculation) if you accumulated enough insurable hours.

EXAMPLE		
Week of June 29, 2025	No employment income	Waiting period
Weeks from July 6 to August 23, 2025	No employment income	Full benefits
Weeks from August 24, 2025, to January 24, 2026	Contract at 100%	No benefits and end of reporting every 2 weeks
Weeks from January 25 to June 27, 2026	Contract at 40%	Resumption of reports every 2 weeks and residual benefits (see 1.8.1), up to the maximum number of benefits

For support staff experiencing cyclical or temporary lay-offs

For regular support staff whose employment involves an annual cyclical lay-off period, it is sometimes possible for a single (1) benefit period to cover 2 unemployment periods (2 summers). As an EI benefit period remains open for 52 weeks following the initial application, it may be possible to reactivate the previous claim so that it can be applied to a second lay-off period. However, the cyclical lay-off period must be short (more likely for Fédération du personnel de soutien scolaire [FPSS-CSQ] members).

¹⁰ Unless there is a reason deemed as valid which allows you to file an antedate request. To learn more, see [Complementary Fact Sheet #3](#) or contact your union.

The FPSS-CSQ collective agreement provides that yearly vacation days can be used to push back a cyclical lay-off or to pre-empt a return to work. As such, employees who scheduled their vacation days at the end of school year #1 would begin an EI benefits period at a later date (if they have 4 weeks of vacation, the claim would be submitted at the end of July). Their EI claim would then be active until the end of July of the following summer. For the second year's summer break, they could plan their vacation days to pre-empt their going back to work at the beginning of the school year and access EI benefits as early as the end of the school year (up to the anniversary date of their EI benefits application).

Of course, this is not available to all employees. It is important to assess, individually, the number of available vacation days, the summer period when a person wishes to take genuine time off (without the benefit-related availability requirement), the length of the cyclical lay-off period, etc. Where possible, the main advantage is not having to submit a new claim, or having to deal with the 5-day waiting period since it was taken into account at the start of the claim period the previous summer. However, it is important to make sure you have enough weeks of benefits left in this claim, to bear in mind that the benefit rate will be the one determined during that claim and that statutory holidays for the Fête nationale du Québec (Quebec national holiday) will not be paid.

REACTIVATING AN EXISTING CLAIM OR SUBMITTING A NEW CLAIM
CYCLICAL LAY-OFF

	JUNE	JULY	AUGUST
Summer #1		Paid legal holiday + vacation days	Employment Insurance
		Vacation days	Employment Insurance
		Vacation days	Employment Insurance
		* Waiting period	Return to work
	Paid legal holiday + vacation days 30	Employment Insurance	
*Submit application for Employment Insurance			
	JUNE	JULY	AUGUST
Summer #2		Employment Insurance	Vacation days
		Employment Insurance	Vacation days
		Employment Insurance	Vacation days
		Employment Insurance	Return to work
	Employment Insurance reactivated 30	Vacation days	

- Summer #2 - Assessing the value of filing a new claim:
 - Benefit rate
 - Number of weeks left
 - Paid legal holidays

1.8.1 Can I work while receiving EI benefits?

Yes, but you must state your gross employment income in your claimant's report, which also includes:

- all gross employment income (including bonuses, overtime and 4% or 6% vacation pay) for the weeks when services were rendered
- paid sick-leave days
- CNESST¹¹ indemnities due to a preventive leave of absence or a work accident¹²
- all net income as a self-employed worker

Conversely, retroactive salary increases following the renewing of a collective agreement or resulting from pay equity settlements are not deductible from the benefits and do not have to be reported.

Any reported employment income will be deducted from your benefits as follows:

- up to 90% of the average earnings used to calculate your benefit rate: deduction of 50% of all reported gross earnings
- beyond this threshold: deduction of 100% of all reported gross income

EXAMPLE

Weekly earnings used when calculating the benefit rate	\$800
Earnings threshold at 90%	$\$800 \times 90\% = \720
Benefit rate	$\$800 \times 55\% = \440
Reported earnings for a given week	\$700
Income deducted at 50%	$\$700 \times 50\% = \350
Benefits payable	$\$440 - \$350 = \$90$

Based on this formula, it is solely when your earnings are equal to or greater than the average weekly earnings used to calculate your benefit rate that no residual benefits are payable.

That being said, a 35-hour work week is not considered as a week of unemployment and does not entitle a claimant to any residual benefit, regardless of the amount earned.

Furthermore, if the earnings you reported only entitle you to a small residual amount of benefits, you have the right to waive this amount in order to keep this benefit available to you at a later date. Keep in mind that any paid residual benefit, even if the amount is as small as \$5 or \$10, is deducted from the total number of benefits you are entitled to.

To waive a residual benefit: contact Service Canada (1-800-206-7218).

1.8.2 How can I report my earnings while claiming benefits?

Generally, all gross employment income must be reported **for the week when the work was carried out**.

¹¹ Commission des normes, de l'équité, de la santé et de la sécurité du travail.

¹² To learn more, see [Complementary Fact Sheet #6](#) or contact your union.

2. Exclusions and ineligibility

2.1 If I resign from a job (voluntarily leaving or retirement¹³), am I entitled to EI regular benefits?

Generally, voluntarily leaving takes away your right to EI regular benefits until such time as you have accumulated enough insurable hours through another job to submit a new application for benefits (see 1.3). This holds true even if you resign from a second job while you continue to hold your main job. In this situation, you will not be able to use **any** of the hours carried out **in either of your 2 jobs** prior to your voluntarily leaving in future applications for benefits.

EXAMPLE

Scenario:

- Main job: the entire 2024-2025 school year
- Other job: from summer 2024 to April 19, 2025 (voluntarily leaving)

In this scenario, none of the hours accumulated up until April 19, 2025 in either of these 2 jobs could be used when applying for benefits at the end of June 2025. Given that there are only 10 weeks between April 20 and the end of June 2025, even a job at 100% (35 insurable hours per week × 10 weeks = 350 hours) would not provide enough hours to be eligible for EI regular benefits by the end of June, regardless of the regional rate of unemployment.

However, **if you quit your second job in December 2024** and then accumulated enough insurable hours (from 420 to 700 hours, based on the regional rate of unemployment), you are eligible for EI regular benefits at the end of June 2025.

2.2 Are there any exceptions to the exclusion of the right to regular benefits in cases involving voluntarily leaving?

Yes. You could be eligible to EI regular benefits if the reason for your leaving voluntarily your job is considered to be with just cause and the only reasonable solution in your case. Here are a few examples of valid reasons provided for in the EIA:

- Harassment (sexual, psychological or other)
- Needing to move with a spouse or child to a new region¹⁴
- Difficult relations for which you are not primarily responsible
- Health concerns, etc.

In the case of “health concerns,” for instance, you must demonstrate that continuing to hold this job would have put your health at risk and that leaving was the only reasonable solution in your case. A medical certificate may be helpful.

To learn more, **see [Complementary Fact Sheet #9](#) or contact your union.**

¹³ To learn more about the right to benefits when retiring or in subsequent years, **see [Complementary Fact Sheet #8](#) or contact your union.**

¹⁴ If that is the case, you could be eligible for EI regular benefits even if you were granted an unpaid leave from your employer. **Contact your union.**

2.3 If my employer fires me, am I entitled to EI regular benefits?

2.3.1 Dismissal because you do not or no longer meet the requirements of the position

If your employer fires you because you do not or no longer meet the requirements of the position, or because you did not pass probation, you are eligible for EI regular benefits.

2.3.2 Dismissal for misconduct

If you are fired due to misconduct, you will not be eligible for EI regular benefits until you accumulate enough insurable hours in a new job.

However, it is up to the employer and Service Canada to prove that you have committed the alleged fault or faults, that you were reasonably able to know that said fault or faults could lead to your dismissal and that this is the real reason for your dismissal.

Should there be any doubts, you would be granted benefits. If you believe you are entitled to benefits despite a dismissal for misconduct, we recommend that you take the necessary steps.

To learn more, **see [Complementary Fact Sheet #10](#) or contact your union.**

2.4 Am I eligible for special benefits if I am not entitled to EI regular benefits?

Yes. You can submit an application for special benefits (sickness, caregiver, compassionate care) voluntarily leaving or after a dismissal for misconduct.

2.5 Must I always be available for work to receive EI regular benefits?

Yes, you must be available for full-time work and actively looking for a job every day (Monday to Friday) once you have applied for regular benefits. There are a few exceptions (family-related responsibilities, for instance).

If you go on holiday in Canada or abroad, you will be ineligible for regular benefits for the entire duration of your trip. If you are travelling abroad, Service Canada may crosscheck its data with Canada Border Services Agency (customs) records. That being said, you will be entitled to benefits before your departure and once you are back home.

Additionally, you are generally ineligible for benefits when studying full-time, though there are some exceptions.

To learn more, **see [Complementary Fact Sheet #11](#) or contact your union.**

2.6 What are my job search responsibilities?

Generally speaking, you must search for and accept any suitable employment throughout your benefit period.

Neither the EIA nor the EIR provide any clear definition on what constitutes suitable employment or reasonable job search efforts.

Nevertheless, here are some suggestions that might be helpful.

2.6.1 What is suitable employment?

A job which is directly linked or related to your field of work could be considered suitable. The same applies to a job in another field for which you have the required qualifications and which offers a salary that is relatively comparable to your usual salary.

By contrast, a minimum wage job would not be considered as suitable.

2.6.2 What is a reasonable job search effort?

Under Section 9.001 of the EIR, the following are considered as reasonable efforts:

- Assessing employment opportunities
- Preparing a resumé or cover letter
- Registering for job search tools or with electronic job banks or employment agencies
- Attending job search workshops or job fairs
- Networking
- Contacting prospective employers
- Submitting job applications
- Attending interviews
- Undergoing evaluations of competencies

Keep a record of your job search efforts: registration for job search tools, name of prospective employers you contacted, e-mail exchanges, text messages, phone calls, dates of all communications, interviews, etc.

To learn more, visit [Suitable employment and reasonable job search efforts - Canada.ca](https://www.canada.ca/en/social-services/employment-services/job-searching/suitable-employment-reasonable-job-search-efforts.html), see [Complementary Fact Sheet #12](#) or **contact your union**.

3. Special benefits

In Québec, in addition to regular benefits, there are 4 other types of special benefits:

- Sickness
- Caregiving for adults
- Caregiving for children
- Compassionate care¹⁵

To be eligible, you must have accumulated **600 insurable hours**, regardless of the regional rate of unemployment. A waiting period of one week is also applicable. The 50% rule (see 1.8.1) also applies if you are earning an income while receiving special benefits.¹⁶

¹⁵ In Québec, EI maternity and paternity benefits, as well as parental and adoption benefits, are provided through the Québec Parental Insurance Plan (QPIP).

¹⁶ Unless this is wage-loss replacement paid by the employer at the same time as EI sickness benefits, in which case the deduction would be 100%.

3.1 Sickness benefits

The maximum number of benefits is **26 weeks**. No waiting period applies if your employer pays you one or several sick-leave days. You must be able to show that you would have been available to work, had it not been for your illness. You may be eligible even after voluntarily leaving or a dismissal for misconduct. Service Canada may request a medical certificate.

To learn more, see [Complementary Fact Sheet #13](#) or contact your union.

3.2 Benefits for caregivers for adults or for children, or for compassionate care

The maximum number of benefits is:

- 15 weeks to care for an adult
- 35 weeks to care for a child
- 26 weeks for compassionate care

You are eligible for these benefits to provide care for a critically ill or injured family member. Compassionate care benefits may be granted when this ill or injured person is at significant risk of death within 6 months. These benefits can be shared among several family members (only one waiting period, as the case may be).

To learn more about all available special benefits, visit [Employment Insurance benefits - Canada.ca](#), see [Complementary Fact Sheet #14](#) or contact your union.

4. Recourses

4.1 How can I appeal a Service Canada decision (request for reconsideration)?

If you were refused benefits or if you disagree with a decision, you can request a reconsideration within 30 days of the decision. A second-level agent will then review the initial decision based on supporting arguments or submitted documentation. In certain cases, **your union could support you throughout this process**.

You will find the Request for Reconsideration of an Employment Insurance (EI) decision form and all relevant information here: [Request for reconsideration of EI decision - Canada.ca](#).

4.2 And what if I am not satisfied with the decision made following the reconsideration (Social Security Tribunal)?

You can file an appeal with the General Division of the Social Security Tribunal of Canada (SST) within 30 days. In certain cases, **your union could support you throughout this process**.

You can find the form to fill out and all relevant information on the SST of Canada website at **Request for reconsideration of an Employment Insurance decision**

You can also pursue the matter up to the SST Appeal Division and the Federal Court of Appeal.

To learn more, see [Complementary Fact Sheet #15](#) or contact your union.

5. Excerpts from the benefit claim

Here are a few screenshots taken from an online EI benefits application. Some questions may seem a bit tricky for a number of people.

Rate of Pay

This information is sought to gather data for Labour Market Information. Completion of this section is voluntary.

What was your hourly rate of pay or annual salary (before deductions)?

Earnings per

Many people do not know exactly what amount they should enter. Keep in mind that this question is **optional**. If in doubt, feel free to skip this question.

ROE Information - Last Employer

Answers to fields and questions with an asterisk (*) are mandatory.

Employer:


Name CSQ

Phone Number (418) 649-8888

First day worked 19/10/2024

Last day worked 21/02/2025

*We need a Record of Employment (ROE) covering this period of work to process your claim. If your employer issued you an ROE with a serial number that begins with S, M, W or Y, Service Canada already has it.

Select one of the following options: 

☒ I have a paper Record of Employment and will submit it or have submitted it to Service Canada or my employer submitted the Record of Employment electronically.

☐ I requested or will request the Record of Employment from my employer to be submitted promptly.

☐ My employer did not issue a Record of Employment to me due to bankruptcy, going out of business or moving.

☐ A Record of Employment is not issued because my employment is not insurable (examples: I am self-employed or I control more than 40% of the voting shares of the business I work in, etc.).

We encourage you to always tick this box, even if you do not know exactly when your employer forwarded or will forward your record of employment. Except for a few rare cases, the record is forwarded to Service Canada in the days following the end of your contract.

