

## Employment Insurance and teachers

### Are you eligible?

All workers who meet Employment Insurance (EI) requirements are eligible for unemployment benefits. Teachers are no exception. There are, however, some variations to the rules because of contractual arrangements in the teaching profession.

Teachers in pre-elementary, elementary, intermediate, secondary, technical and vocational schools :

- could be eligible for EI when their contract ends, but;
- if they are under a continuing contract, are not eligible for EI during the Christmas, mid-winter, Easter or summer breaks.

Teachers above the secondary school level (at universities, community colleges and CEGEPs):

- are subject to the same rules as other claimants (please see the booklets *Employment Insurance: Regular benefits* and *Employment Insurance: Maternity, parental and sickness benefits: Compassionate care*), available from your local Human Resources and Skills Development Canada (HRSDC) office.

“Casual” or “substitute” teachers:

- could be eligible for EI during the non-teaching periods in the year.

The number of hours needed for all teachers to qualify for regular EI benefits is the same as for other workers:

- depending on the unemployment rate in your area, you must have between 420 and 700 insured hours within the last 52 weeks, or since the start of your last claim, whichever is shorter;

- if you are entering the work force for the **first time** you will need a minimum of 910 insured hours in the last 52 weeks to qualify;
  - if you are **re-entering** the work force after an absence of two years\*, you will, in most instances, need a minimum of 910 insured hours in the last 52 weeks to qualify;
  - if you are applying for sickness, maternity or parental benefits, you will need 600 insured hours;
  - violations from previous EI claims may also increase the number of hours required to qualify.
- \* Note: In some circumstances, even though you may not have been absent from the workforce for the full two years, you may still need a minimum of 910 insured hours to qualify.**

### How long can you receive benefits?

The length of time to draw benefits depends on the unemployment rate in your region and how long you have worked in the last 52 weeks or since your last claim – whichever is shorter. You can receive benefits from 14 to a maximum of 45 weeks depending on the amount of insurable hours you have.

### Working while on EI

If you are working while on EI you must declare all your earnings. You are allowed to earn up to \$50 a week or 25% of your regular benefits (whichever is higher) without facing any loss of benefits. All earnings above that limit will be deducted dollar for dollar from your weekly benefits.

**Don't forget, you must declare all gross earnings in the weeks they are earned.** Earnings are declared by Internet (<http://www.hrsdc.gc.ca>), telephone (1 800 531-7555) or by mail every two weeks.

### Looking for work

To get regular benefits you must be looking for work. **In the non-teaching periods, teachers must be willing to consider non-teaching jobs.**

EI regular benefits are paid to people who are available for and able to work but who can't find a job. You must be in Canada in order to receive regular benefits. You must report any days you are not available for work (i.e. vacation) by Internet, telephone or by mail every two weeks.

### If you are sick:

- unemployed casual or substitute teachers may be eligible for sickness benefits during non-teaching periods;
- teachers who take unpaid sick leave during the teaching periods could also be eligible for sickness benefits;
- teachers on continuing contracts cannot claim sickness benefits for non-teaching periods.

### Maternity and parental benefits

As with other claimants the same rules apply to teachers for maternity and parental benefits. Teachers who qualify can collect maternity/parental benefits during non-teaching periods.

### How to apply

Submit an EI application form on-line at <http://www.hrsdc.gc.ca> or at your local HRSDC office. You will also need to provide:

- your Social Insurance Number (SIN);
- your Record(s) of Employment (ROE) from your last employer(s).
- make sure you have your current bank account information or a voided personalized cheque, so your EI payment can be deposited directly into your bank account.

You have a maximum of **four weeks** from your final day of work to submit your application even if you receive money when you leave your job.

### Protecting Employment Insurance – with your help

HRSDC takes its responsibility seriously when administering the EI fund. Protecting the fund from misuse is a large part of that responsibility. With your help, we can reduce the incidences of misuse and ensure that the EI system is used as it should be used — a temporary support measure when people find themselves out of a job.

To make certain that the EI fund is protected, and to discourage misuse, we work with employers and claimants to ensure accuracy of information.

Please contact your local HRSDC office for further information or visit our Internet site at <http://www.hrsdc.gc.ca>