

Employment Insurance

Important notice about Maximum Insurable Earnings

Effective for all EI claims established December 31, 2006 and after, the maximum insurable earnings will increase from \$39,000 to \$40,000.

The basic benefit rate is still 55% of your average insured earnings. This means you can receive a maximum payment of \$423 per week. If you are in a low-income family (a net income of less than \$25,921) with children, and you receive the Canada Child Tax Benefit from Canada Revenue Agency, your benefit rate may be as high as 80%. However the maximum payment will still be \$423.

Earnings while on claim

For EI regular benefits, you are allowed to work part-time, and still receive some benefits. If you are receiving regular EI benefits, you can work and earn 25% of your weekly benefit, or \$50, whichever is higher, without changing the amount of EI you will receive for that week. If you earn more than the amount allowed (a maximum of \$106) while collecting EI, then all monies earned above that limit are deducted dollar for dollar from your benefits. You must however, always declare all your earnings. If you reside in one of the 23 economic regions participating in the increased allowable earnings pilot project, you can work and earn 40% of your weekly benefit, or \$75, whichever is higher.

Premiums

Insured workers will pay EI premiums on all earnings up to the annual maximum salary of \$40,000. This means that deductions will be made at \$1.80 for every \$100 of salary until the \$40,000 has been reached. After that you will not pay any premiums. For example, if you earn \$52,000 a year you will pay premiums on the first \$40,000. If your earnings are regular weekly amounts of approximately \$1,000 per week, you will pay premiums from January through September but will pay no premiums for the remainder of the year.

The premium rate for Quebec workers will be \$1.46. This rate is lower than in the rest of Canada because Quebec has been offering its own parental benefits since January 2006.

Questions?

Call: toll free 1 800 206-7218 (TTY 1 800 529-3742)
Click: servicecanada.gc.ca
Visit: your nearest Service Canada Centre. For locations, go to the Service Canada website, or call 1 800 O-Canada, (1 800 622-6232) (TTY 1 800 926-9105).

