

# Applying for E.I. Maternity/Parenting Benefits

OSSTF DISTRICT 20 TBU



To be entitled to maternity, parental or sickness benefits you must show that:

- your regular weekly earnings have been decreased by more than 40%; and
- you have accumulated 600 insured hours in the last 52 weeks or since your last claim. This period is called the qualifying period.

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## Who is eligible?

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## Qualifying period

The qualifying period is the shorter of:

- the 52 week-period immediately before the start date of a claim, or
- the period since the start of a previous EI claim if that claim had started during the 52 week-period.

## How, where and when to apply

To receive maternity, parental benefits you must submit an EI application online or in person to your Service Canada Centre.

To start benefits immediately after you stop working:

- Apply as soon as you stop working, even if you receive or will receive money when you become unemployed. We will let you know if the money you receive will affect the payment of benefits.
- Delaying in filing your claim for benefits beyond 4 weeks from the time your earnings have decreased by more than 40% may cause loss of benefits.

To start benefits more than four weeks after you stopped working;

- You should not file your application until that week.
- Your claim for benefits cannot be started later than the week in which you submit your application, and cannot be changed later.
- There may be other consequences of delaying the start date of your claim, such as not having the minimum number of insurable hours required to qualify

Once you have decided the week you wish to submit your application, *be sure to do so even if you don't have your Records of Employment.*

- HDSB submits your ROE to Service Canada electronically; you do not need to request a paper copy of your ROE
- On the same day your employer submits it, you will be able to view and print copies of your ROE online using My Service Canada Account.

At the same time you are applying for maternity benefits, you and your partner can also apply for parental benefits.

What information/documents are needed to apply?

- Your Social Insurance Number (SIN).
- A Record of Employment -;
- personal identification such as your driver's licence, birth certificate or passport if you are applying in person;
- Your complete bank information, as shown on your cheque or bank statement or a voided personalized blank cheque from your current account. This will ensure that your payment of benefits will be made directly to your bank account with Direct Deposit;
- a medical certificate indicating how long your incapacity is expected to the expected or actual date of birth of your child, if you are claiming maternity benefits;
- Your newborn's date of birth, or, when there is an adoption, your child's date of placement, if you are claiming parental benefits. In the case of an adoption, you also need to provide the name and full address of the agency handling the adoption;
- details regarding your most recent employment: Your total salary before deductions including tips and commissions, your salary before deductions for your last week of work — from Sunday to your last day worked, gross amounts received or to be received, such as: vacation pay, severance pay, pension, pay in lieu of notice or lay off and other monies.

When will you receive your first payment?

- Your payment will be issued usually within 28 days from the date of filing your claim. If you do not qualify, we will notify you of the decision made on your claim.

A 2-week waiting period to serve

- You must serve a 2-week unpaid waiting period before your EI benefits begin to be paid. Generally, this period is the first 2 weeks of your claim.
- In some instances, the 2-week waiting period may be waived or deferred, but only under certain circumstances, for examples:
  - If you get paid sick leave pay from your employer following your last day worked, the waiting period may be waived;
  - If parental benefits are being shared by the both parents, only one waiting period needs to be served. For example, if a 2-week waiting period has already been served for maternity benefits by the first parent, the second parent claiming parental benefits can have the waiting period deferred. In the event the second parent subsequently claims regular or sickness benefits after parental benefits, the 2-week waiting period would then need to be served.

### Maternity/Parenting Leaves – EI Benefits

- If you receive group insurance payments, you can serve the 2-week waiting period during the last two weeks that these insurance payments are being paid.

How long can you receive maternity and parental benefits?

- Combination of maternity and parental benefits can be received up to a combined maximum of 50 weeks.

### **You do not have to fill out reports during maternity and/or parental benefits**

- You must sign a declaration of exemption at the time of applying.

In order to get paid...

- A payment cannot be issued to you without a completed claimant's report. If you are applying for maternity and/or parental benefits and have chosen not to complete reports, your payments will be made directly to your bank account with Direct Deposit.
- Along with your Benefit statement you will also receive instructions on how to complete your report with our Internet reporting service or our Telephone reporting service.

Working while on maternity, parental and sickness benefits

- If you work while on maternity or sickness benefits, your earnings will be deducted dollar for dollar from your benefits.
- On parental benefits you can earn \$50 per week or 25% of your weekly benefits, whichever is higher. Any monies earned above that amount will be deducted dollar for dollar from your benefits. However, effective December 7, 2008, regardless of where you live in Canada, the amount you can earn while working part-time and receiving EI benefits is the greater of \$75 or 40% of weekly benefits.
- You must, of course, report any earnings you make while collecting maternity, sickness or parental benefits. If you chose not to complete reports, you must declare your earnings by calling our telephone information service at 1 800 206-7218, from 8:30 am to 4:30 pm, and press "0" to speak to a representative. You can also write us or go in person to your Service Canada Centre to report your earnings.

Various types of earnings

- Earnings paid or payable by your employer at the end of your employment or while you are receiving benefits, generally affect payment of your benefits.

How much will you receive?

- For most people, the basic rate for calculating EI benefits is 55% of your average insurable weekly earnings, up to a maximum amount. As of January 1, 2014, the maximum yearly insurable earnings amount is \$48,600. This means that you can receive a maximum amount of \$514 per week.

## Maternity/Parenting Leaves – EI Benefits

Can I request to have additional taxes deducted from my EI benefits?

- Claimants may wish to have their income tax deductions increased in order to avoid having to pay a large amount of income tax at year-end. This request can be made by phone, mail or in person.

### Maternity benefits

- Maternity benefits are payable to the birth mother or surrogate mother for a maximum of 15 weeks. To receive maternity benefits you are required to have worked for 600 hours in the last 52 weeks or since your last claim. You need to prove your pregnancy by signing a statement declaring the expected due or actual date of birth.
- The mother can start collecting maternity benefits either up to 8 weeks before she is expected to give birth or at the week she gives birth. Maternity benefits can be collected within 17 weeks of the actual or expected week of birth, whichever is later. Please note that the date you file your claim is very important in order for you to receive the maximum maternity benefits you are entitled to. If you are unsure about your most advantageous maternity period to receive maximum benefits, please contact us. If the actual date of birth is different from the expected date of birth, it is very important that you provide this date as soon as possible after the birth of your child. Please contact us at 1 800 206-7218 from 8:30 am to 4:30 pm and press "0" to speak to a representative. You can also write us or go in person to your Service Canada Centre. This way we will be able to determine the most advantageous maternity period, in order to receive the maximum maternity benefits you are entitled to.
- If your baby is hospitalized, then the 17 week limit can be extended for every week your child is in the hospital up to 52 weeks — following the week of the child's birth. You will still receive benefits for a maximum of 15 weeks, but payments can be delayed until your child comes home. However, if you received maternity benefits prior to the birth and wanted to receive the remaining benefits when your child comes home, call our telephone information service at 1 800 206-7218 from 8:30 am to 4:30 pm and press "0" to speak to a representative. You can also write us or go in person to your Service Canada Centre to have the necessary adjustment done to your claim.

### Termination of a pregnancy

- If the pregnancy terminates in the 20<sup>th</sup> week or later, the claim for benefits can be considered for maternity benefits if the qualifying conditions for maternity benefits are met.

### Parental benefits

- Parental benefits are payable either to the biological or adoptive parents while they are caring for a new-born or an adopted child, up to a maximum of 35 weeks. To receive parental benefits you are required to have worked for 600 hours in the last 52 weeks or since your last claim. You must sign a statement declaring the newborn's date of birth, or, when there is an adoption, the child's date of placement for the purpose of the adoption, and the name and address of the adoption authority.
- Parental benefits can be claimed by one parent or shared between the two partners but will not exceed a combined maximum of 35 weeks. Claimants making application for parental benefits must provide the name and Social Insurance Number (SIN) of the other parent for cross-reference purposes.
- Parental benefits for biological parents and their partners are payable from the child's birth date, and for adoptive parents and their partners from the date the child is placed with you. Parental benefits are only available within the 52 weeks following the child's birth, or for adoptive parents, within the 52 weeks from the date the child is placed with you, unless your child is hospitalized .

### Maternity/Parenting Leaves – EI Benefits

The weekly EI payment and the number of weeks to be paid remain the same even if you give birth to more than one child or if you adopt at the same time.

#### Parental benefits when your child is hospitalized

- If your newborn or newly adopted child is hospitalized, you can choose to claim parental benefits immediately following the child's birth/placement or when he/she comes home from the hospital. In either case, you could receive 35 weeks of parental benefits.
- Each week your child is hospitalized extends the period in which you can claim parental benefits, up to a maximum of 104 weeks. You must provide a proof of the child's hospitalization.

#### After receiving maternity, parental or sickness benefits

A notice of last payment will be issued to you saying that you have received all the maternity, parental or sickness benefits to which you are entitled. If you don't have a job to go back to, you may be able to receive regular EI benefits without a waiting period. To find out if regular benefits can be paid to you, call our telephone information service at 1 800 206-7218 from 8:30 am to 4:30 pm and press "0" to speak to a representative. You can also write us or go in person to your Service Canada Centre.