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# El Info Session for CIs @ Carleton



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# Overview

- *What is Employment Insurance (EI)?*
- *How do I know if I qualify for EI?*
- *How do I apply for EI?*



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# What is Employment Insurance (EI)?

EI is a federal program that provides regular benefits to individuals who lose their jobs through no fault of their own (e.g., due to shortage of work, or seasonal or mass lay-offs) and are available for and able to work, but cannot find a job.

EI is paid on a bi-weekly basis via direct deposit. For most people, the basic rate for calculating EI benefits is 55% of their average insurable weekly earnings, up to a maximum amount. As of January 1, 2025, the maximum yearly insurable earnings amount is \$65,700. This means that you can receive a maximum amount of \$695 per week. Taxes are deducted from EI benefits and you will receive a T4E so that you can properly claim the income on your taxes.

# How do I know if I qualify for EI?

## The Basics

### Qualification Requirements

1. Were employed in insurable employment (CI contracts count!)
2. Lost your job through no fault of your own (CI contracts ending count!)
3. Have worked for the required number of insurable employment hours in the last 52 weeks or since the start of your last EI claim, whichever is shorter (.5 credit course = 235 insurable hours; 1.5 credits = 705 hours)
4. Have been without work and without pay for at least 7 consecutive days in the last 52 weeks (you will meet this criteria seven days after your last contract expires)
5. Are ready, willing and capable of working each day (confirm this via bi-weekly reporting online)
6. Are actively looking for work (applying for summer and fall/winter contracts counts!)
7. You can still apply even if you have other part-time income over the summer. It will just mean your benefits are somewhat reduced. ([learn more here](#))
8. Graduate students enrolled full-time in a program of study cannot, in most instances, apply for EI.

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# How do I know if I qualify for EI?

## Insurable Hours

**You need to have worked enough hours to be eligible:**

Based on the rate of unemployment in your region, you'll need between 420 and 700 hours of insurable employment during the qualifying period to qualify for regular benefits. Currently in Ottawa-Gatineau, you need a minimum of 630 insurable hours. (.5 credit course = 235 insurable hours; 1.5 credits = 705 hours)

**The qualifying period is the shorter of:**

the 52-week period immediately before the start date of your claim, or

the period from the start of a previous benefit period to the start of your new benefit period, if you applied for benefits earlier and your application was approved in the last 52 weeks

# How do I apply?

## Step 1

### 1. Request your Record of Employment from Carleton: <https://carleton.ca/hr-payroll/record-of-employment/>

- You will need to request it through the Jira form linked on [this page](#). If you are not logged into your Carleton Central account before clicking the ROE Request Form link, you will be taken to an error page. Try again once you've logged in.
- Carleton is required to by law to submit your ROE within five days from when you request it or five days after your last day of employment, whichever is longer. Failure to do so can result in a \$2,000 fine for Carleton.
- Carleton will send your ROE directly to Service Canada electronically. If you have setup a [My Service Canada account](#) you will be able to download your ROE and double check it to ensure Carleton HR hasn't made mistakes (they often do!). Your ROE will automatically be linked to your EI application once you apply, and no further action is necessary.

# How do I apply?

## Step 2

### 2. Apply online through Service Canada: <https://www.canada.ca/en/services/benefits/apply-privacy.html>

- You will be provided with a decision within four weeks.
- You will receive a benefits statement along with a 4-digit access code via snail mail at your home address.
- Using your access code and SIN, you will need to complete [bi-weekly reports online](#). This report will allow you to share information on your employment situation should it change. Your benefits will not be paid if you do not submit your bi-weekly reports.
- You must report all income earned while on EI as it will impact the amount you receive. Failing to do so could result in money being clawed back.
- If you travel outside of Canada while receiving EI benefits, you will not be able to claim benefits the time you are away except under a very limited set of circumstances (attending funeral or seriously ill/injured immediate family member, attending a job interview, accompanying immediate family to medical treatment only offered outside of the country)
- Benefits automatically end when you report a return to full-time employment or have maxed out your number of benefit weeks (you can look up your EI Economic Region [here](#) for real time numbers).

# For More Info

<https://www.canada.ca/en/services/benefits/ei.html>



## Employment Insurance benefits

Employment Insurance (EI) benefits information, how to apply and how to submit a report.



### Most requested

- [Submit your EI report](#)
- [View current or past claim](#)
- [Sign up for direct deposit](#)
- [Employment Insurance tax slips \(T4Es\)](#)
- [Consult the Benefits finder](#)
- [Employment Insurance forms](#)
- [EI Benefits Estimator](#) (New)

### [Regular benefits](#)

Apply for benefits if you have lost your job through no fault of your own.

### [Sickness benefits](#)

Apply if you are unable to work due to illness, injury or quarantine.