

Summary of Available Government Programs (with links to application forms)

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	CANADA EMERGENCY WAGE SUBSIDY	TEMPORARY PAYROLL SUBSIDY	WORK-SHARING	CANADA EMERGENCY RESPONSE BENEFIT (“CERB”)	EI SICKNESS – COVID-19	EI REGULAR	SUPPLEMENTARY UNEMPLOYMENT BENEFITS (“SUB”)
What is it?	A wage subsidy designed to help businesses and non-profit organizations keep their employees despite significant losses in revenue.	A more broadly available payroll subsidy that provides a limited financial benefit on remittance to the CRA.	EI Program designed to avoid layoffs – employees agree to reduce hours and receive EI to supplement income.	The CERB is a broadly available benefit to cover persons not working due to COVID-19.	EI Sickness benefits for persons with COVID-19, under quarantine or self-isolation.	EI benefits to employees who are dismissed or laid off.	A SUB plan tops up employees’ EI benefits during a period of unemployment.
Amount	The government will contribute up to 75% of an employee’s salary on the first \$58,700 (or \$847 per week).	The subsidy is equal to 10% of paid remuneration, up to \$1,375 per employee to a maximum of \$25,000 per employer.	N/A	\$2,000 per month (\$500 per week). Taxes are not removed at source.	Basic rate is 55% of insurable earnings up to a maximum of \$573/week.	Basic rate is 55% of insurable earnings up to a maximum of \$573/week.	The employer contribution combined with the weekly EI benefit cannot exceed 95% of the employee’s weekly earnings.

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Duration	Maximum 3 months (March, April and May) and the employer must apply each month.	March 18, 2020 to June 19, 2020.	Minimum 6 weeks. Maximum 76 weeks due to COVID-19 (normally 38 week max)	16 weeks.	Max 15 weeks.	14 weeks up to a maximum of 45 weeks.	Length of related EI claim.
Application process	<p>[Complete details not yet revealed]</p> <p>The portal to apply for the subsidy will be available between the end of April to mid-May.</p> <p>The business/ organization must:</p> <ul style="list-style-type: none"> • apply for the subsidy each month; • demonstrate that there was at least a 15% decrease in revenue March 	<p>There is no need to apply for the subsidy.</p> <p>The employer continues to deduct income tax, CPP and EI from paid remuneration (between March 18, 2020 and June 19, 2020).</p> <p>Once the subsidy is calculated, the employer can reduce its current payroll remittance</p>	<p>Employer must submit application to Service Canada 10 days before requested start date.</p> <p>The application can be found here.</p> <p>The form to be included with the application can be found here.</p>	<p>The portal to apply for the CERB will be available in early April.</p> <p>In the meantime, persons who applied for EI (with a claim eligibility date of March 15 or later) and whose applications have not been processed will not need to reapply for the CERB.</p>	<p>Employee applies to Service Canada. The online application can be found here.</p> <p>Medical Certificate not required for COVID-19 EI Sickness benefits during quarantine or self-isolation. However, required in order to continue benefits after 2 weeks.</p>	<p>Employee applies to Service Canada. The online application can be found here.</p>	<p>The employer must:</p> <ol style="list-style-type: none"> 1. Create a SUB Plan that addresses a certain type of unemployment (e.g. temporary stoppage of work). The plan requirements are described here. A sample plan is found here; 2. Submit the SUB Plan together with the Registration

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	<p>and a 30% decrease in revenue in April and May as compared to:</p> <p>(i) March, April and May, respectively, in 2019; or</p> <p>(ii) January and February 2020; and</p> <ul style="list-style-type: none"> attest that it is doing everything it can to pay the remaining 25% of employees’ salaries. 	<p>of federal, provincial or territorial income tax that it sends to the CRA by the amount of the subsidy.</p> <p>The employer must continue to remit to CRA all CPP contributions and EI premiums that it deducted from its employees.</p>					<p>Form and any additional documents; and</p> <p>3. Obtain approval of the SUB Plan from Service Canada before implementing the plan.</p>
Employee Eligibility	N/A	N/A	Work share involves a minimum of 2 employees. The employees must:	Employee must have: <ul style="list-style-type: none"> Received at least \$5,000 of 	Employee must have COVID-19, be quarantined due to COVID-19 or self-isolating under the	The individual must: <ul style="list-style-type: none"> Have been employed through 	Employee must be eligible for EI (see EI eligibility column).

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			<ul style="list-style-type: none"> be “core employees” (FT, PT or temporary, but not casual, on-call, or seasonal staff); eligible to receive EI (see EI eligibility); and must agree to a reduction of hours, which must average 10% - 60% (i.e. the employee must still be working an average of at least 40%). <p>WAITING PERIOD:</p>	<p>income in 2019 or in the 12 months before the application;</p> <ul style="list-style-type: none"> Ceased working for at least 14 consecutive days for reasons related to COVID-19 (e.g. sickness, quarantine, caregiving of family member due to COVID-19); and <u>Not</u> received any income during the benefits period 	<p>direction of the PHO or legislative authority.</p> <p>WAITING PERIOD: One week, but can be waived after the application is filed by calling Service Canada at: 1-833-381-2725 (toll-free)</p>	<p>insurable employment;</p> <ul style="list-style-type: none"> have lost job through no fault; have been without work and pay for at least 7 consecutive days; have worked the required number of insurable hours (which requires that the individual identify the regional unemployment rate and review 	

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			<p>None: There is no waiting period, but processing of EI payments may take a few weeks.</p>	<p>WAITING PERIOD: None: Although the language of the legislation suggests otherwise, the information published by the government states there is no waiting period if the individual is without income because of COVID-19.</p>		<p>the eligibility chart);</p> <ul style="list-style-type: none"> • be ready, willing and capable of working; and • be actively looking for work. <p>WAITING PERIOD: One week</p>	
Employer Eligibility	<p>[Complete details not yet revealed] Available to businesses, non-profit organizations</p>	<p>An eligible employer can be a(n):</p>	<p>Employer must:</p> <ul style="list-style-type: none"> • be a publicly held company, private business or not-for-profit; 	N/A	N/A	N/A	<p>Employer must have SUB Plan approved before implementation.</p>

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	and registered charities. Not available to publicly funded businesses. The business/ organization must have experienced at least a 15% decrease in revenue March and a 30% decrease in revenue in April and May as compared to: (i) those respective months (i.e. March, April and May) in 2019; or (ii) January and February 2020.	<ul style="list-style-type: none"> Individual (excluding trusts); Partnership (if their members consist exclusively of individuals); Non-profit organization; Registered charity; or Canadian-controlled private corporation (including a cooperative corporation) eligible for the small business deduction. 	<ul style="list-style-type: none"> in business in Canada for min 2 years; demonstrate that there is shortage of work that is temporary, beyond its control and does not arise from a cyclical or recurring slowdown (note: the government has eliminated the burden of having to provide sales/production figures); demonstrate a recent decrease in business activity of 				Not available to public sector employers.

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	Based on the currently announced information, it would seem the employer must pay its employees before receiving the subsidy.	<p>The employer must also have:</p> <ul style="list-style-type: none"> • an existing business number and payroll program account with the CRA on March 18, 2020; and • paid salary, wages, bonuses, or other remuneration to an employee employed in Canada between March 18, 2020 and June 19, 2020. 	<p>approximately 10%; and</p> <ul style="list-style-type: none"> • submit and implement a recovery plan to return employees to normal hours. 				

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Pros/Cons and Comparative Considerations	<p>PRO: Employment relationship is maintained, benefitting employer and employee.</p> <p>CON: Employer must apply each month and, seemingly, must cover employees’ salaries in advance of receiving the subsidy.</p> <p>At this time, it is only available for 3 months, when the impact of COVID-19 might be longer.</p> <p>Business or organization must have experienced a</p>	<p>PRO: The subsidy is broadly available to many employers.</p> <p>CON: It is only available on remittance to CRA. The dollar value is also quite limited.</p>	<p>PRO: No lay-off or termination. Employees continue to work and receive some EI.</p> <p>CON: Requires application and employee agreement.</p>	<p>PRO: Broader eligibility than EI. After the 16 weeks of the CERB, employees can collect EI if still out of work.</p> <p>CON: Employees cannot earn any other income (e.g. EI, second job).</p>	<p>CON: Limited eligibility because it requires quarantine, self-isolation, illness or injury.</p>	<p>PRO: Up to a maximum of 45 weeks of benefits.</p> <p>CON: Requires that the individual be laid off or terminated from employment.</p>	<p>PRO: Employers retain relationship with laid off employee.</p> <p>CON: Requires creation and approval of plan before implementation.</p>

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	30% reduction of revenue.						