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## UPDATE ON COVID BENEFITS

October 6, 2020

**Canada Recovery Benefit (CRB):** The CRB provides \$500 per week, for two-week periods for a maximum of 26 weeks. A resident of Canada will be eligible for the CRB benefit if they:

- Were present in Canada for the period in which they were unable to work; and
- Are at least 15 years of age on the first day of the period for which they are applying for the benefit;
- Have a valid Social Insurance Number (SIN);
- Have stopped working due to the COVID-19 pandemic and are not eligible for EI or are working and have had a reduction of at least 50% in their employment/self-employment income for reasons related to COVID-19;
- Are available and looking for work, and who must accept work where it is reasonable to do so;
- Had employment and/or self-employment income of at least \$5,000 in 2019 or in 2020, or in the 12-month period prior to their first application for the Canada Recovery Benefit;
- Have not quit their job voluntarily, unless it was reasonable to do so; and,
- Have not rejected a reasonable job offer, rejected a request to resume work or failed to resume work if self-employed where reasonable to do so.

An individual who has an income exceeding \$38,000 for 2020 or 2021 will be required to repay an amount equal to 50 cents per dollar of income earned in that year above \$38,000 up to the total amount of the CRB received in the given year.

**Canada Recovery Sickness Benefit (CRSB):** The CRSB will provide \$500 per week for a maximum of two weeks (available in one-week periods). A resident of Canada will be eligible for the CRSB if they:

- Were present in Canada for the period in which they were unable to work; and
- Are at least 15 years of age on the first day of the period for which they are applying for the benefit;
- Have a valid Social Insurance Number (SIN);
- Are employed or self-employed at the time of the application;
- Earned at least \$5,000 in 2019 or 2020, or in the 12 months preceding the day of their application;
- Are not in receipt of paid leave during the period claimed; and

- Are unable to work for at least 50% of the time that they would have otherwise worked or devoted to their work in the week for which they claim the benefit, because:
  - They are sick with or may have contracted COVID-19; or,
  - They have isolated themselves on the advice of their employer, a medical practitioner, a nurse practitioner, a person in authority, a government or a public health authority for reasons related to COVID-19; or,
  - They have underlying conditions, are undergoing treatments or have contracted other sicknesses that, in the opinion of a medical practitioner, nurse practitioner, person in authority, government or public health authority, would make them more susceptible to COVID-19.
  - Importantly, workers will not be required to have a medical certificate to qualify for the benefit and may not claim the CRSB and receive other paid sick leave for the same benefit period.

**Canada Recovery Caregiving Benefit (CRCB):** The CRCB will provide \$500 per week for a maximum of 26 weeks per household (available in one-week periods). Only one caregiver per household may receive the CRCB in any particular week. A resident of Canada will be eligible for the CRB benefit if they:

- Were present in Canada for the period in which they were unable to work
- Are at least 15 years of age on the first day of the period for which they are applying for the benefit;
- Have a valid Social Insurance Number (SIN);
- Are employed or self-employed at the time of the application;
- Earned at least \$5,000 in 2019 or 2020, or in the 12 months preceding the day of their application;
- Are not in receipt of paid leave during the 1-week period claimed; and
- Are unable to work for at least 50% of the time that they would have otherwise worked or devoted to their work in the week for which they claim the benefit, because they had to care for a child under the age of 12 or another family member who requires supervised care:
  - Because their school, daycare, day program, or facility that they normally attend is unavailable, closed or open only certain times or for certain individuals; or
  - Because the care services or the person that usually cares for the child or family member is not available due to COVID-19; or,
  - Because they are sick and/or have been directed to quarantine for reasons related to COVID-19; or,
  - Because they are at high risk of serious health complications if they contracted COVID-19.

An individual will only be eligible to receive one benefit in any given period. Each of the benefits established by Bill C-4 will be in effect for a period of one year, ending on September 25, 2021, and can be accessed through Canada Revenue Agency (CRA).