

Employment Insurance for BCTF members



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**Professional and Social Issues Division
British Columbia Teachers' Federation
BC Teachers' Federation**

Employment Insurance (EI)

Types of benefits

There are two types of Employment Insurance benefits:

1. regular benefits for members who are unemployed and looking for work.
2. special benefits for members
 - a. Pregnancy/Parental Leaves
 - b. Sickness
 - c. Compassionate Care

Definitions

Pregnancy Leave

- interruption of earnings, i.e. a reduction of more than 40% in normal weekly earnings
- available only to biological mother
- 15 weeks paid benefit (two-week waiting period)
- 600 insurable hours necessary
- additional earnings deducted dollar for dollar
- payable anytime during period beginning eight weeks before the expected date of delivery and ending 17 weeks following the delivery date
- application may be made as early as 10 weeks before the anticipated date of delivery.
- benefits are payable during July and August.
- should a member go on sick benefits from the school board, as specified by her doctor, the 15-week benefit period may be interrupted. Check with your local president.

Note: The sum of pregnancy, parental, or sickness benefits cannot exceed 50 weeks except for birth mothers who may be eligible for a total of up to 65 weeks.

Parental Leave

- up to 35 weeks from date of arrival of child in home and ending 52 weeks later, to biological or adoptive parents
- benefit can be paid to either father or mother or shared between them

- extended five weeks if child is ill and more than six months old when arriving at home
- waiting period served if taken in conjunction with pregnancy leave
- 600 insurable hours needed

Note: The sum of parental, pregnancy, and sickness benefits cannot exceed 50 weeks in a 52-week benefit period. Regular EI benefits may be available after expiry of parental benefits.

Sickness Leave

- sick leave must be exhausted
- up to 15 weeks—no waiting period
- 600 insurable hours needed
- no sickness benefit is payable if receiving BCTF Salary Indemnity Plan benefits or salary continuance benefits
- regular EI benefits may be available after expiry of sickness benefits if you are able to work. If eligible, apply at least two weeks prior to the expiry of SIP/salary continuance benefits.

Compassionate Care Leave

- a decrease of more than 40% of regular weekly earnings
- six weeks benefit; two-week waiting period provided to care for a family member, as defined, who is gravely ill, with a significant risk of death within 26 weeks
- medical certificate needed
- not available for July and August for contract teachers
- 600 insurable hours needed

Note: The sum of sickness, pregnancy, or parental benefits cannot exceed 50 weeks in a 52-week benefit period except for birth mothers who may be eligible for a total of up to 65 weeks.

Qualifying hours for EI benefits

In order to collect EI benefits, the following factors apply:

- 1) the number of insurable hours worked in the previous 52 weeks prior to the claim
- 2) the type of benefits
- 3) whether the member is considered to be a “new entrant” or “re-entrant.”

A “re-entrant” is considered as out of the workforce for at least two years.

New entrants or re-entrants

- will need 910 hours of insurable hours for regular benefits
- 9.1 hours = one day of teaching work
- 100 teaching days (9.1 hours) = 910 hours

Subsequent claim

The number of insurable hours will vary from 420 to 700 hours depending on the unemployment rate in the geographical region. Check with your local Human Resources Development Canada (HRDC) office or the Professional and Social Issues Division at the BCTF to determine the hours needed.

How many hours do I need to qualify?

Special (pregnancy, parental, sickness, compassionate care)

- 600 insurable hours within the previous 52 weeks

How much is the weekly benefit?

Benefits are paid on the basis of 55% of the maximum insurable earnings level. The maximum weekly benefit is \$457.

Many local collective agreements have Supplemental Employment Benefits (SEBs) or Supplemental Unemployment Benefits (SUBs) which top up pregnancy/parental benefits. Some collective agreements may “top-up” for the two-week waiting period. Check with your local president for details.

How do I apply?

You can apply for EI benefits by visiting the local HRDC office or by visiting the HRDC website and applying on-line (www.servicecanada.gc.ca).

BCTF members using the online procedure should be prepared to spend at least 40 minutes completing the application.

What will I need to apply?

Regular benefits:

- EI on-line application form
- Record of employment (ROE).

Special benefits:

Pregnancy

- Record of employment (ROE)
- EI on-line application form
- medical certificate indicating due date.

Parental

- EI on-line application form
- Record of employment (ROE)
- proof of child’s birth or adoption
- statement declaring intent to stay home to care for the child.

Compassionate care

- EI on-line application form
- Record of employment (ROE)
- medical certificate.

Sickness

- EI on-line application form
- Record of employment (ROE)
- medical certificate indicating inability to work due to illness
- exhaustion of sick leave.

Can I claim during the summer months?

Teachers who have either continuing or temporary contracts (for the following year) cannot receive benefits except for pregnancy/parental leaves.

Teachers Teaching On Call, Temporary Contract Teachers who have been laid off as their contracts have not been renewed, and Laid-Off Teachers are eligible for EI if they have the requisite number of hours of insurable employment in the 52 weeks preceding the application or since the start of their last EI claim.

The acceptance of a new contract for the next school year may affect eligibility for regular EI benefits—EI will not usually pay benefits after the effective date of the acceptance of a new appointment.

Allowable earnings while on EI regular benefits

You must declare all earnings in the week that they are earned.

Persons receiving employment benefits can earn up to 25% of their benefits (or \$50, whichever is greater) without having any deductions from their benefits. Any amounts earned in excess of 25% will be deducted from the weekly benefit.

Failure to report earnings may result in a fine being imposed and/or termination of benefits.

Quitting or being fired

Generally, if you quit or are fired for misconduct or unsatisfactory teaching evaluations, you cannot receive EI benefits.

Teachers who quit, are on leave of absence, are dismissed by reason of misconduct, or retire, will likely be disqualified from EI benefits.

Teachers Teaching On Call can file a claim immediately following termination of employment.

Teachers on continuing contract are not eligible for regular EI benefits during July and August.

Maintaining benefits

All members should:

- keep a copy of all correspondence to and from EI
- keep a record of all employers contacted by e-mail, phone, written application or in person
- complete EI internet reports quickly and accurately and in a timely fashion

EI legislation requires that all claimants for EI benefits must be available for work, must be willing and able to work, must be actively seeking employment and must be unable to find work.

What not to do

Do not restrict your search for work to one small local area. Do not restrict your search to teaching.

Do not restrict the hours of work which you will accept.

Do not restrict the wage or salary you will accept. (If asked, say, “I will accept the prevailing rate of pay for the job.”)

Do not allow your search for work to become too narrow. You should be prepared to accept any work which is suitable and you are able to perform, especially after a few weeks of unemployment.

Do not confine yourself to one method of job search. Use e-mail, telephone calls, trade journals, newspaper ads, personnel offices, and solicit friends.

You may be required to submit to an interview to find out whether you are available for and looking for work. You are not required to sign any statement.

Do not sign any statement presented by an EI interviewer unless you understand and agree with everything it says. Do not be led into making any statements which indicate you are placing restrictions on your chances of obtaining employment.

Examples of looking for work include:

- inquiring of friends, relatives, business acquaintances
- identifying organizations that might need workers with your qualifications
- preparing and distributing résumés to potential employers
- using The Job Bank (www.jobbank.gc.ca)

If you encounter problems with EI at any time, check your local collective agreement or contact your local president, or the BCTF (Professional and Social Issues Division).

EI Appeals

If you do not agree with the decision on your claim, you have the right to appeal any decision of an insurance officer. Appeals must be within 30 days of being disqualified or disentitled.

Detailed information on appeals is available at:
www.ei-ae.gc.ca

If you want advice on the advisability of appealing, contact the BCTF (Professional and Social Issues Division).

Still have questions?

Contact Patti Turner at the BCTF, Professional and Social Issues Division at 604-871-1803 (Lower Mainland) or 1-800-663-9163, local 1803.

EI is on-line at www.servicecanada.gc.ca

Teachers Teaching On Call are strongly encouraged to attend a BCTF EI seminar, to ensure a successful EI application.

