

This morning, at 10:30 a.m./EST, Prime Minister Trudeau announced a \$27-billion emergency aid package that offers immediate and direct help to Canadians and businesses, plus \$55-billion in tax deferrals, to help them survive the severe economic downturn caused by the coronavirus pandemic. The announcement included the following:

Wage Subsidy for Small Business Employers

Eligible small business employers will be provided with a temporary wage subsidy for a period of three (3) months. The subsidy will be equal to 10% of remuneration paid during the three (3) month time period, up to a maximum subsidy of \$1,375/employee and \$25,000/employer.

- Businesses will be able to benefit immediately from this support by reducing their remittances of income tax withheld on their employees' remuneration.
- Employers benefiting from this measure will include corporations eligible for the small business deduction, as well as non-profit organizations and charities.

Temporary Income Support for Workers

For individuals without paid sick leave (or similar workplace accommodation), and who are sick, quarantined or forced to stay home to care for children, the government has:

- Waived the one-week waiting period to claim Employment Insurance (EI) sickness benefits for those individuals in imposed quarantine. This means employees will now be able to access benefits for their period of absence, up to a maximum of 15 weeks.
- Waived the requirement to provide a medical certificate to access EI sickness benefits. Should the quarantine period or self-isolation period be extended, a signed medical certificate may still be necessary.
- Introduced the Emergency Care Benefit

Emergency Care Benefit

The Emergency Care Benefit will be administered through the Canada Revenue Agency (CRA) and provide income support to:

- Self-employed workers and other workers who do not qualify for EI sickness benefits and who are quarantined or sick with COVID-19.
- Self-employed workers and other workers who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not qualify for EI sickness benefits.
- Parents with children who require care or supervision due to school closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not.

Application for the Emergency Care Benefit will be available in April 2020 and requires Canadians to attest that they meet the eligibility requirements. They will need to re-attest every two weeks to reconfirm their eligibility. **There are three channels for Canadians to apply for the Benefit:**

1. Via their CRA MyAccount secure portal;
2. Via their secure My Service Canada Account; or
3. by calling a toll-free number equipped with an automated application process.

Supplemental Unemployment Benefit (SUB) Plan Registration

This program allows employers to register Supplemental Unemployment Benefit (SUB) plans that meet the requirements of subsection 37(2) of the *Employment Insurance Regulations*. The purpose of a SUB plan is to provide supplemental payments to Employment Insurance (EI) benefits during a period of unemployment due to temporary stoppage of work, training and/or illness, injury or quarantine. Here's what you need to know:

- We have been informed by Service Canada that it will take approximately 48 hours to register a Top Up plan with Service Canada. However, this may change due to the volume of registrations over the next few weeks.
- Service Canada requires a Plan and the Registration form to be completed in full to prevent delays.
- Service Canada recommends that the information be faxed to them for expedited service. The fax number is **506-548-7473**.
- The registration form can be found here: <https://catalogue.servicecanada.gc.ca/content/EForms/en/Detail.html?Form=NAS5036>
- For more information, visit <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/supplemental-unemployment-benefit.html> or call **1-800-561-7923**

Work Sharing Benefit

Provides EI benefits to workers who agree to reduce their normal working hours by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process.

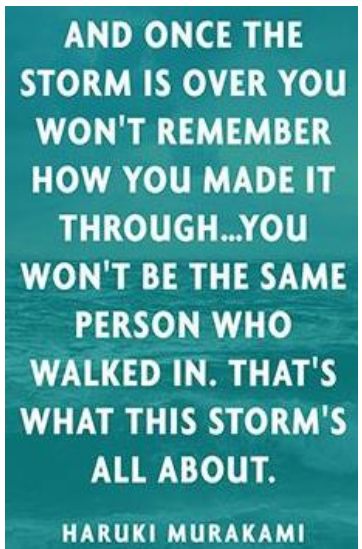
- Affected employees must agree to work a reduced schedule and share available work over a specified period of time.
- Both the employer and the employee must apply to participate in a Work-Sharing program together.

Emergency Support Benefit

This benefit will be delivered through the CRA to provide up to \$5 billion in support to workers who are not eligible for EI and who are facing unemployment.

Business Credit Availability Program (BCAP)

This will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$10 billion of additional support, largely targeted to small and medium-sized businesses. The Office of the Superintendent of Financial Institutions (OSFI) announced it is **lowering the Domestic Stability Buffer by 1.25%** of risk-weighted assets, effective immediately. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.



Resource Corner

COVID-19 Self-Assessment Tool
<https://www.ontario.ca/page/2019-novel-coronavirus-covid-19-self-assessment>

Public Health Ontario
<https://www.publichealthontario.ca/>

Canadian Center for Occupational Health and Safety (CCOHS) - Pandemics
<https://www.ccohs.ca/topics/hazards/health/pandemics/>

We recommend that employers provide the following resources to their employees:

- Telehealth 1-866-797-0000
- Phone number for your local Public Health Department
- Phone number for your local hospitals