

EMPLOYMENT INSURANCE GUIDE



For teachers who are members of unions affiliated with the Fédération des syndicats de l'enseignement (FSE-CSQ) and the Fédération du personnel des établissements privés (FPEP-CSQ)

Foreword

This guide is intended for teachers¹ who are members of unions affiliated with the FSE-CSQ and the FPEP-CSQ. It summarizes and explains the various rights provided for in the *Employment Insurance Act* (EIA) as well as the *Employment Insurance Regulations* (EIR).

This guide is available on the CSQ Sécurité sociale website at [CSQ - Sécurité sociale](#). You can download a printable copy of this document or read the online version which provides more information on certain specific situations (see [Complementary Fact Sheets](#)).

If you have another job beyond your job as a teacher, you can also refer to the *Employment Insurance Guide (general)*, which can also be found on the Sécurité sociale website.

It should be noted that the EIA and EIR remain the true sources of law. As such, this document has no legal value.

Furthermore, while this document does provide the key components of the Employment Insurance plan, we would suggest you also visit: [Employment Insurance benefits - Canada.ca](#).

You can learn even more by consulting the *Digest of Benefit Entitlement Principles* at [Digest of Benefit Entitlement Principles - Canada.ca](#). This is the Employment Insurance plan interpretation manual used by the Service Canada staff.

To reach Service Canada, which oversees the Employment Insurance plan:

- By phone – 1-800-206-7218
- Online – [eservices.canada.ca](#)

Contacting your union to get additional information is crucial; this will ensure you make the best use of all existing rights relating to your personal circumstances.

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¹ Preschool, elementary, secondary, vocational training and adult education. College level teaching personnel: please refer to the *Employment Insurance Guide (general)* (for the members of unions affiliated with the CSQ (with the exception of the FSE-CSQ and the FPEP-CSQ teaching personnel).

Table of Contents

| | |
|--|-----------|
| 1. Employment Insurance Regular benefits | 6 |
| 1.1 What are they? | 6 |
| 1.2 How does it work? | 6 |
| 1.3 What are the eligibility criteria? | 6 |
| 1.3.1 How is the number of insurable hours determined? | 7 |
| 1.3.2 What is the minimum number of insurable hours required in my area of residence (regional rate of unemployment)? | 8 |
| 1.3.3 Over what period must I have accumulated the required minimum number of insurable hours (qualifying period)? | 9 |
| 1.3.4 Where can I find information about my insurable hours (record of employment)? | 9 |
| 1.4 When can I submit an application for EI regular benefits? | 10 |
| 1.5 How can I submit an application for EI regular benefits? | 11 |
| 1.6 What amount of benefits am I entitled to (best weeks, average gross earnings and benefit rate)? | 12 |
| 1.7 How long can I receive regular EI benefits (benefit period)? | 13 |
| 1.7.1 When can I start receiving benefits (waiting period)? | 15 |
| 1.7.2 What happens if my employer pays me amounts other than my regular salary when my job comes to an end? | 16 |
| 1.8 Once I have submitted my application, what must I do to receive my benefits every 2 weeks (claimant's report)? | 17 |
| 1.8.1 Can I work while receiving EI benefits? | 18 |
| 1.8.2 How can I declare my earnings while claiming benefits? | 20 |
| 1.8.3 How can I declare my earnings from part-time or by-the-lesson contracts? | 20 |
| 1.8.3.1 Part-time contract | 20 |
| 1.8.3.2 By-the-lesson contract | 21 |
| 2. Exclusions and ineligibility | 22 |
| 2.1 As a teacher, am I entitled to receive benefits during non-teaching periods (summer, holiday season and spring break) (periods of ineligibility for the teaching personnel)? | 22 |
| 2.2 If I resign from a job (voluntarily leaving or retirement), am I entitled to EI regular benefits? | 24 |
| 2.3 Are there any exceptions to the exclusion of the right to regular benefits in cases involving voluntarily leaving? | 24 |

| | | |
|-----------|--|----|
| 2.4 | If my employer fires me, am I entitled to EI regular benefits? | 25 |
| 2.4.1 | Dismissal because you do not or no longer meet the requirements of the position | 25 |
| 2.4.2 | Dismissal for misconduct. | 25 |
| 2.5 | Am I eligible for special benefits if I am not entitled to EI regular benefits? | 25 |
| 2.6 | Must I always be available for work to receive EI regular benefits? | 25 |
| 2.7 | What are my job search responsibilities? | 26 |
| 2.7.1 | What is suitable employment? | 26 |
| 2.7.2 | What is a reasonable job search effort? | 26 |
| 3. | Special benefits | 27 |
| 3.1 | Sickness benefits | 27 |
| 3.2 | Benefits for caregivers for adults or for children, or for compassionate care | 27 |
| 4. | Recourses | 28 |
| 4.1 | How can I appeal a Service Canada decision (request for reconsideration)? | 28 |
| 4.2 | And what if I am not satisfied with the decision made following the reconsideration (Social Security Tribunal)? | 28 |
| 5. | Excerpts from the benefit claim | 29 |

1. Employment Insurance

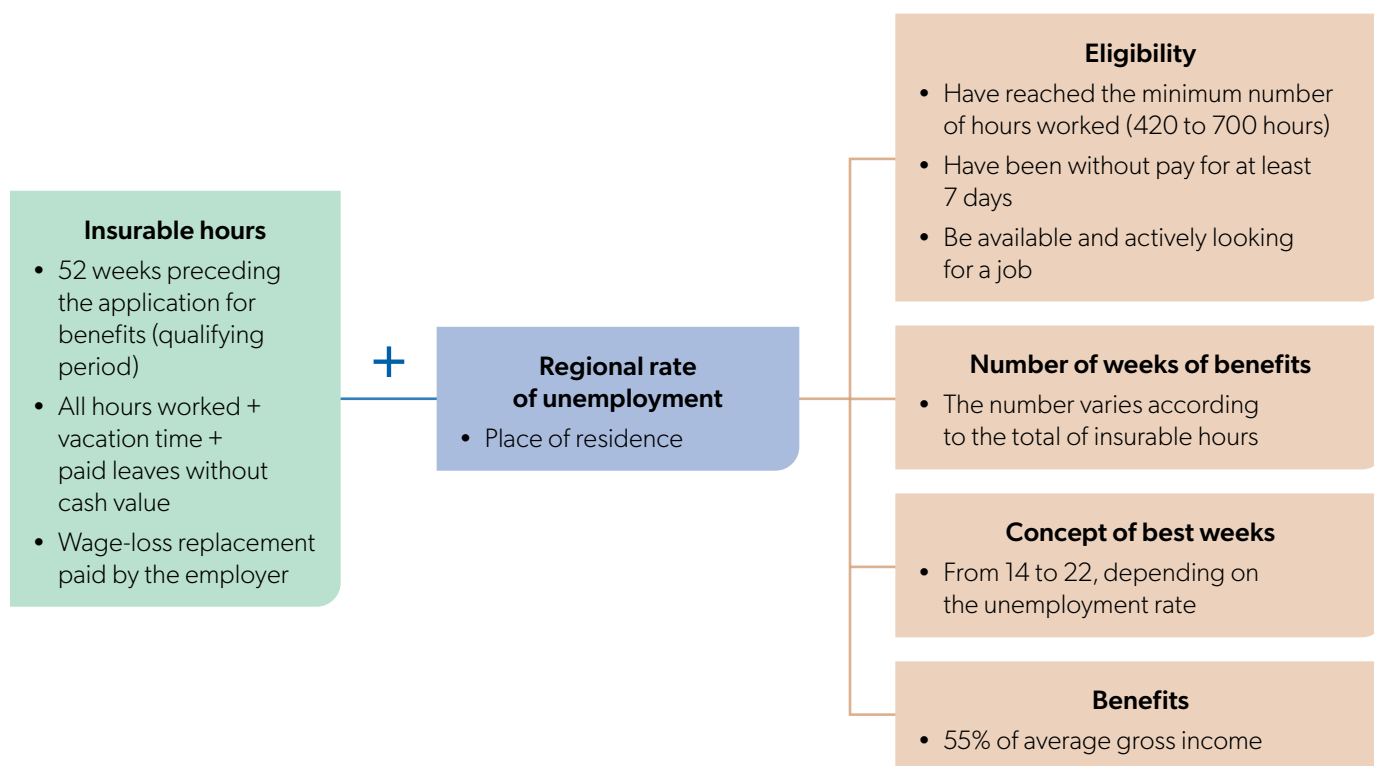
Regular benefits

1.1 What are they?

They are benefits paid in the event of a termination, either permanent or temporary (end of contract, non-renewal, dismissal, resignation).

1.2 How does it work?

ELIGIBILITY, DURATION AND CALCULATION OF EMPLOYMENT INSURANCE BENEFITS



1.3 What are the eligibility criteria?

To be eligible to receive Employment Insurance (EI) regular benefits, you must:

- Have worked for the required number of insurable employment hours (see 1.3.1) during the 52-week qualifying period (see 1.3.3). This number varies according to the regional rate of unemployment of your place of residence (see 1.3.2) (rather than your workplace).
- Have lost your job through no fault of your own.
- Be available and actively looking for a job (see Section 2 for exclusions and ineligibility).

To get an estimate of your weekly benefit rate and the period during which you could receive benefits, you can use the EI Benefits Estimator available online at [Employment Insurance Benefits Estimator](#).

Keep in mind that this tool only gives users a **very approximate** idea of potential benefits. This *Employment Insurance Guide* will provide more information and help better understand the factors that could impact your actual rights.

1.3.1 How is the number of insurable hours determined?

The insurable hours of the teaching personnel in school service centres, school boards and private educational institutions (preschool, elementary, secondary, vocational training and adult education) are determined based on the number of hours of workload carried out.

Each hour of workload is multiplied by 2, up to a maximum of 40 hours per week, for part-time contracts.

INSURABLE HOURS FOR THE TEACHING PERSONNEL

| | HOURS OF WORKLOAD | % OF WORKLOAD (CONTRACT) | NUMBER OF HOURS RECOGNIZED |
|---|---|--------------------------|---|
| PRESCHOOL AND ELEMENTARY Example | 23 hours / week 11.5 hours / week | 100% 50% | 40 hours (max) 23 hours |
| SECONDARY Example | 20 hours / week 10 hours / week | 100% 50% | 40 hours (max) 20 hours |
| CASUAL SUPPLY, HOURLY PAID, BY-THE-LESSON Example | Actual period of time 4 periods of 75 minutes | | Actual minutes ÷ 60 × 2 10 hours (4 × 75 minutes ÷ 60 × 2) |

Hours carried out when paid hourly or during a casual supply are not subject to the 40-hour weekly maximum. Moreover, they can be added to a contract, which may allow to exceed the 40-hour week.

EXAMPLE 1

Contract at 100% – secondary level
(20 hours × 2 = 40 hours)

+

2 periods of 75 minutes of casual supply
(150 minutes ÷ 60 × 2 = 5 hours)

=

45 hours

Also, if you have a part-time contract (including a contract at 100%), **paid legal holidays, the holiday season and spring break provide the same number of insurable hours as if you were at work** based on the percentage of your contract.

| EXAMPLE 2 | |
|------------------|---|
| Contract at 100% | 8 hours for each day on leave (paid legal holidays, holiday season, spring break) |
| Contract at 50% | 4 hours for each day on leave (paid legal holidays, holiday season, spring break) |

Additionally, **during special leaves (wedding, death, etc.), sick-leave days or during a wage-loss replacement period paid by the employer**, you will be afforded the same number of insurable hours you would have had if you had been at work.

If you held **one or several jobs other than that of a teacher during your qualifying period** (see 1.3.3), those other hours of work are worth one hour each.

However, hours of work as a **self-employed worker (freelance, private practice) as well as periods when on a preventive leave of absence, or on leave following a work accident or an occupational disease**, do not count as insurable hours for EI.

1.3.2 What is the minimum number of insurable hours required in my area of residence (regional rate of unemployment)?

The number of insurable hours needed to be eligible for regular EI benefits varies according to the regional rate of unemployment of your **place of residence** (rather than your workplace). These hours must be completed within the 52-week qualifying period (see 1.3.3).

NUMBER OF HOURS REQUIRED TO QUALIFY FOR REGULAR BENEFITS

| REGIONAL RATE OF UNEMPLOYMENT | REQUIRED NUMBER OF HOURS OF INSURABLE EMPLOYMENT IN THE LAST 52 WEEKS |
|-------------------------------|---|
| 6% or less | 700 |
| 6.1 to 7% | 665 |
| 7.1 to 8% | 630 |
| 8.1 to 9% | 595 |
| 9.1 to 10% | 560 |
| 10.1 to 11% | 525 |
| 11.1 to 12% | 490 |
| 12.1 to 13% | 455 |
| 13% and above | 420 |

The unemployment rate is updated every 4 weeks. You can learn more at [Employment Insurance \(EI\) Program Characteristics - Canada.ca](#).

The regional rate of unemployment in effect at the start of your benefit period will determine the required number of insurable hours.

You can look up the name of the EI economic region of your place of residence by entering your postal code here: [Postal Code Search - Canada.ca](#).

1.3.3 Over what period must I have accumulated the required minimum number of insurable hours (qualifying period)?

The minimum number of insurable hours must have been accumulated during the **qualifying period**. This will generally² be the **52-week** period leading to the start of your benefit period (see 1.7) without going beyond the start of a previous benefit period, as the case may be.

If you received **Québec Parental Insurance Plan (QPIP) benefits or special EI benefits** during your qualifying period and have not accumulated enough insurable hours to be eligible for regular benefits, there is a recourse process.

To learn more, see [Complementary Fact Sheet #2](#) or contact your union.

| EXAMPLE | |
|-----------------------------|--------------------------------------|
| Start of the benefit period | Sunday, June 29, 2025 |
| Qualifying period | From June 30, 2024, to June 28, 2025 |

The total number of insurable hours completed during the qualifying period, in **all the jobs held** during this period (excluding self-employment) will determine your eligibility to regular EI benefits as well as the maximum number of these benefits.

1.3.4 Where can I find information about my insurable hours (record of employment)?

The information can be found on your record or records of employment. Records of employment are issued when a job comes to an end, either permanently or temporarily, and sent by your employer to [Service Canada - Canada.ca](#), the government agency that administers the EI program.

School service centres and school boards transfer these records electronically to Service Canada. While the employer is under no obligation to provide you with a copy, you can **access all your records of employment** filed by your employers by creating an account on the Service Canada website at [My Service Canada Account \(MSCA\) - Canada.ca](#).

² In certain cases, the qualifying period can be extended, up to a maximum of 104 weeks. To learn more, see [Complementary Fact Sheet #1](#) or contact your union.

School service centres automatically apply the recognition of 2 insurable hours for each hour of workload on your record or records of employment. This means that there is no need to do the calculation yourself, unless you have doubts about the validity of the calculations made by your school service centre, school board or private educational institution. If this is the case, **contact your union**.

For private institutions, procedures may vary. Contact your union.

1.4 When can I submit an application for EI regular benefits?

File your application **as soon as possible** after your job comes to an end (known as *interruption of earnings*³ by the EI). This interruption of earnings occurs on the last day of your job or, more precisely, your last day paid. Bear in mind that for the teaching personnel with a part-time contract, the last day paid is not necessarily the last day worked, but rather the end date written in the contract.

| EXAMPLE 1 | |
|-----------------------------------|-------------------------|
| Last day worked | Thursday, June 26, 2025 |
| Contract end date (last day paid) | Monday, June 30, 2025 |

In Example 1, for the purposes of EI, the **last day paid** is June 30. Starting June 29, you can file an application for EI benefits that takes effect on Sunday, June 29, 2025. Benefit periods (see 1.4) always begin on a Sunday.

| EXAMPLE 2 | |
|-----------------------------------|-------------------------|
| Last day worked | Thursday, June 26, 2025 |
| Contract end date (last day paid) | Thursday, June 26, 2025 |

In Example 2, **the last day worked and the last day paid** fall on the same date. Starting June 27, 2025, you can file an application for EI benefits that takes effect on Sunday, June 29, 2025.

When the last day paid falls on a Monday or Tuesday, it is generally more advantageous to file an application for benefits that would take effect on the previous Sunday (June 22 in Example 2). In such a case, the days paid for that week will be deducted in full from the first benefit payable.

3 Period of at least 7 consecutive days with no work and no earnings. A reduction in the percentage of a contract without an interruption of at least 7 days is not an interruption of earnings.

EXAMPLE 3

| | |
|--|---|
| Last day worked | Monday, June 23, 2025 |
| Contract end date (last day paid) | Monday, June 23, 2025 |
| Average gross earnings (see 1.6) | \$1,000 |
| Benefit rate (see 1.6) | \$550 |
| Start of the application for benefits | Sunday, June 22, 2025 |
| Week of June 22 | Waiting period (see 1.71), no benefits paid |
| Week of June 29 | \$550 – \$200 (1 day paid, i.e. Monday) = \$350 in benefits |
| Week of July 6 and following weeks | \$550 in benefits |

Moreover, **if you have more than one job**, the end of one of them allows you to apply for benefits, even if you still hold one or several other jobs.

Your employer must send your record of employment to Service Canada no later than 5 working days after your job comes to an end. However, you do not need to wait for it to be sent. You can apply for benefits the day after your last day worked.

An application filed more than 4 weeks after the end of your job could lead to your losing some benefits.⁴

1.5 How can I submit an application for EI regular benefits?

Applications are made online at [EI regular benefits: Apply - Canada.ca](https://www.canada.ca/en/ei/regular-benefits-apply).

You will need the following information:

- Your social insurance number (SIN)
- Your banking information to sign up for direct deposit, including:
 - your financial institution
 - your bank branch (transit) number
 - your account number
- The names and addresses of every employer you have worked for over the past 52 weeks
- Your detailed version of the facts if you quit your job or if you were dismissed from any given employment in the past 52 weeks.

The online application takes about 45 to 60 minutes to complete.

⁴ Unless there is a reason deemed as valid which allows you to file an antedate request. To learn more, see [Complementary Fact Sheet #3](#) or contact your union.

1.6 What amount of benefits am I entitled to (best weeks, average gross earnings and benefit rate)?

The benefit rate is 55% of the average gross earnings.

The average gross earnings are calculated based on the **14 to 22 best weeks** during the qualifying period (see 1.3). The number of weeks used varies according to the regional rate of unemployment at the start of the benefit period.

BEST WEEKS

| REGIONAL RATE OF UNEMPLOYMENT | DIVISOR (NUMBER OF BEST WEEKS) |
|-------------------------------|-----------------------------------|
| 6% or less | 22 |
| 6.1 to 7% | 21 |
| 7.1 to 8% | 20 |
| 8.1 to 9% | 19 |
| 9.1 to 10% | 18 |
| 10.1 to 11% | 17 |
| 11.1 to 12% | 16 |
| 12.1 to 13% | 15 |
| 13.1% and above | 14 |

If your only employer is a school service centre or a school board, the record of employment will provide Service Canada with the necessary information to identify your best weeks.

If you have more than one job, the weeks used will be those where your combined earnings from all your jobs are the highest. In such a case, or if your employer is a private educational institution, you may have to determine your best weeks yourself.⁵

However, the insurable earnings amount used to calculate the benefit rate is subject to a maximum of **\$65,700 for 2025**.⁶ Therefore, the maximum benefit rate for any application for benefits starting in 2025 is of:

$$\text{\$65,700} \div 52 \times 55\% = \text{\$695 per week}$$

This maximum rate is set based on the calendar year when the benefit period begins and remains the same for the duration of this benefit period, even if said period covers 2 calendar years.

5 To report your weeks with the highest earnings, fill out Form INS5241 here: [Form Detail](#).

6 This yearly maximum is indexed annually.

EXAMPLE 1

| | |
|--|--|
| Regional rate of unemployment at the start of the benefit period | 5.2% |
| Average earnings of 22 best weeks during the qualifying period (52 last weeks) | \$1,000 |
| Benefit rate | $\$1,000 \times 55\% = \550 per week |

EXAMPLE 2

| | |
|--|--|
| Regional rate of unemployment at the start of the benefit period | 7.4% |
| Average earnings of 20 best weeks during the qualifying period (52 last weeks) | \$1,400 |
| Benefit rate | $\$1,400 \times 55\% = \770 , but the maximum is set at \$695 per week |

1.7 How long can I receive regular EI benefits (benefit period)?

The **benefit period** generally⁷ last 52 weeks. It is the span of time within which it is possible to receive the maximum number of weeks of benefits you are entitled to (**between 14 and 45 weeks of benefits**). It varies based on the number of insurable hours throughout your qualifying period (see 1.3) as well as the regional rate of unemployment.

NUMBER OF WEEKS OF REGULAR BENEFITS PAID BASED ON THE REGIONAL RATE OF UNEMPLOYMENT

| Number of hours of insurable employment | REGIONAL RATE OF UNEMPLOYMENT | | | | | | | | | | | |
|---|-------------------------------|--------------|--------------|--------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| | 6% or less | 6.1% to 7.0% | 7.1% to 8.0% | 8.1% to 9.0% | 9.1% to 10.0% | 10.1% to 11.0% | 11.1% to 12.0% | 12.1% to 13.0% | 13.1% to 14.0% | 14.1% to 15.0% | 15.1% to 16.0% | 16% and above |
| 420 to 454 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 26 | 28 | 30 | 32 |
| 455 to 489 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 26 | 28 | 30 | 32 |
| 490 to 524 | 0 | 0 | 0 | 0 | 0 | 0 | 23 | 25 | 27 | 29 | 31 | 33 |
| 525 to 559 | 0 | 0 | 0 | 0 | 0 | 21 | 23 | 25 | 27 | 29 | 31 | 33 |
| 560 to 594 | 0 | 0 | 0 | 0 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 |

⁷ In certain cases, the benefit period can be extended up to a maximum of 104 weeks. To learn more, see [Complementary Fact Sheet #4](#) or contact your union.

| Number of hours of insurable employment | REGIONAL RATE OF UNEMPLOYMENT | | | | | | | | | | | |
|---|-------------------------------|--------------|--------------|--------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| | 6% or less | 6.1% to 7.0% | 7.1% to 8.0% | 8.1% to 9.0% | 9.1% to 10.0% | 10.1% to 11.0% | 11.1% to 12.0% | 12.1% to 13.0% | 13.1% to 14.0% | 14.1% to 15.0% | 15.1% to 16.0% | 16% and above |
| 595 to 629 | 0 | 0 | 0 | 18 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 |
| 630 to 664 | 0 | 0 | 17 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 |
| 665 to 699 | 0 | 15 | 17 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 |
| 700 to 734 | 14 | 16 | 18 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 |
| 735 to 769 | 14 | 16 | 18 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 |
| 770 to 804 | 15 | 17 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 |
| 805 to 839 | 15 | 17 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 |
| 840 to 874 | 16 | 18 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 |
| 875 to 909 | 16 | 18 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 |
| 910 to 944 | 17 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 |
| 945 to 979 | 17 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 |
| 980 to 1,014 | 18 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 |
| 1,015 to 1,049 | 18 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 |
| 1,050 to 1,084 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 |
| 1,085 to 1,119 | 19 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 |
| 1,120 to 1,154 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 | 42 |
| 1,155 to 1,189 | 20 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 | 42 |
| 1,190 to 1,224 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 | 43 |
| 1,225 to 1,259 | 21 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 | 43 |
| 1,260 to 1,294 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 |
| 1,295 to 1,329 | 22 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 |
| 1,330 to 1,364 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 | 43 | 45 |
| 1,365 to 1,399 | 23 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 | 43 | 45 |
| 1,400 to 1,434 | 24 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 | 45 |
| 1,435 to 1,469 | 25 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 | 43 | 45 | 45 |
| 1,470 to 1,504 | 26 | 28 | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 | 45 | 45 |
| 1,505 to 1,539 | 27 | 29 | 31 | 33 | 35 | 37 | 39 | 41 | 43 | 45 | 45 | 45 |

| Number of hours of insurable employment | REGIONAL RATE OF UNEMPLOYMENT | | | | | | | | | | | |
|---|-------------------------------|--------------|--------------|--------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|
| | 6% or less | 6.1% to 7.0% | 7.1% to 8.0% | 8.1% to 9.0% | 9.1% to 10.0% | 10.1% to 11.0% | 11.1% to 12.0% | 12.1% to 13.0% | 13.1% to 14.0% | 14.1% to 15.0% | 15.1% to 16.0% | 16% and above |
| 1,540 to 1,574 | 28 | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 | 45 | 45 | 45 |
| 1,575 to 1,609 | 29 | 31 | 33 | 35 | 37 | 39 | 41 | 43 | 45 | 45 | 45 | 45 |
| 1,610 to 1,644 | 30 | 32 | 34 | 36 | 38 | 40 | 42 | 44 | 45 | 45 | 45 | 45 |
| 1,645 to 1,679 | 31 | 33 | 35 | 37 | 39 | 41 | 43 | 45 | 45 | 45 | 45 | 45 |
| 1,680 to 1,714 | 32 | 34 | 36 | 38 | 40 | 42 | 44 | 45 | 45 | 45 | 45 | 45 |
| 1,715 to 1,749 | 33 | 35 | 37 | 39 | 41 | 43 | 45 | 45 | 45 | 45 | 45 | 45 |
| 1,750 to 1,784 | 34 | 36 | 38 | 40 | 42 | 44 | 45 | 45 | 45 | 45 | 45 | 45 |
| 1,785 to 1,819 | 35 | 37 | 39 | 41 | 43 | 45 | 45 | 45 | 45 | 45 | 45 | 45 |
| 1,820 and above | 36 | 38 | 40 | 42 | 44 | 45 | 45 | 45 | 45 | 45 | 45 | 45 |

Source: [EI Regular Benefits - How much could you receive - Canada.ca](#)

Note that a pregnant woman can receive benefits up until the week prior to childbirth.

1.7.1 When can I start receiving benefits (waiting period)?

Once the application for benefits is submitted and the benefit period is set, there is a **one-week waiting period** before applicants start receiving benefits.

During that week, you must be available for work and looking for a job. If not, the waiting period will be postponed, delaying the moment when benefit payments begin.

| EXAMPLE | |
|-----------------------------|-----------------------|
| Start of the benefit period | Sunday, June 29, 2025 |
| Waiting period | Week of June 29, 2025 |
| First benefit paid | Week of July 6, 2025 |

Bear in mind that processing times of an application for benefits can sometimes be quite long, from a few weeks to a few months. However, all the benefits you are entitled to will be paid retroactively. If these delays lead to financial difficulties, **contact your union**.

1.7.2 What happens if my employer pays me amounts other than my regular salary when my job comes to an end?

Paid sick-leave days and the 4% or 6% of vacation pay for casual supplies,⁸ paid when a job comes to an end (in addition to the salary for the last paid week, if applicable), can delay the waiting period as well as the start of benefit payments.

These amounts are spread out across the first weeks of the benefit period, based on the average gross earnings used to calculate the benefit rate (see 1.6). The amounts spread out over the one-week waiting period are entirely deducted from the first benefit paid the following week.

| EXAMPLE 1 | |
|---|---|
| Last day paid | Friday, June 27, 2025 |
| Start of the benefit period | Sunday, June 29, 2025 |
| Average gross income used when calculating the benefit rate | \$1,000 |
| Benefit rate | \$550 per week |
| Paid sick-leave days (gross) | \$1,200 |
| Week of June 29 | Distribution of \$1,000 and no benefits payable |
| Week of July 6 | Distribution of \$200 on the waiting period and no benefits payable |
| Week of July 13 | Deduction of \$200 ⁹ from the \$550 benefit = benefit of \$350 |
| Week of July 20 and following weeks | 550\$ in benefits per week |

8 Most employers include the 4% or 6% of vacation pay on each pay. However, for the few employers that pay such amounts at the end of the school year, these sums will have to be spread out over the first weeks of the benefit period.

9 Normally, 50% of all earnings received during the benefit period are deducted (see 1.8.1), except during the waiting period, when 100% is deducted.

EXAMPLE 2

| | |
|--|---|
| Last day paid | Monday, June 23, 2025 (1 paid day = \$200) |
| Start of the benefit period | Sunday, June 22, 2025 |
| Average gross earnings used when calculating the benefit rate | \$1,000 |
| Benefit rate | \$550 per week |
| Gross amount of vacation pay (4%) paid at end of employment | \$1,100 |
| Week of June 22 | Distribution of \$1,000 and no benefits payable |
| Week of June 29 | Distribution of \$300 ¹⁰ on the waiting period and no benefits payable |
| Week of July 6 | Deduction of \$300 ¹¹ from the \$550 benefit = benefit of \$250 |
| Week of July 13 and following weeks | 550\$ in benefits per week |

As for the compensation for an excess number of students paid at the end of the contract, it must be spread out over the weeks when it was earned rather than at the end of the contract.

To learn more, see [Complementary Fact Sheet #5](#) or contact your union.

However, **the end-of-contract adjustment (10-month adjustment) is not deductible from the benefits.**

As such, it does not have to be reported or spread out. This is an exception specific to the teaching personnel, given that the amount is earned during the work year and that a portion of the salary has been “deferred”.

1.8 Once I have submitted my application, what must I do to receive my benefits every 2 weeks (claimant’s report)?

You must submit your claimant’s report online, every 2 weeks: [Internet Reporting Service - Login - Canada.ca](#)

This web page also sets out all the information that must be included in your report, including:

- your availability or unavailability for work during this period
- the dates and hours worked, as well as your earnings before deductions, if applicable

¹⁰ \$200 in earnings for the week of June 22 + the remaining \$100 of the vacation pay = \$300.

¹¹ Normally, 50% of all earnings received during the benefit period are deducted (see 1.8.1), except during the waiting period, when 100% is deducted.

The report must be submitted no later than 3 weeks after a given period.¹²

Of course, the right to receive benefits involves a few obligations, including being available and actively looking to obtain suitable employment (see Section 2 for exclusions and ineligibility).

If you find a job deemed as full-time (35 hours or more per week), you will no longer be eligible for benefits from that point on. As soon as you begin this new job, you must indicate in your report that you have started to work full-time. You will no longer have to file any other reports, unless this job ends before the end of your benefit period (see 1.7) and you wish to reactivate your claim for EI benefits.

Bear in mind that as long as you are still entitled to benefits and that the 52-week benefit period is not entirely over, it is always possible to resume receiving benefits following a period of full-time work.

If that's your case, you can choose to **reactivate your ongoing claim** (by default, without a waiting period) or **submit a new application** (by calling 1-800-206-7218 with the new benefit rate calculation) if you accumulated enough insurable hours.

| EXAMPLE | | |
|---|----------------------|---|
| Week of June 29, 2025 | No employment income | Waiting period |
| Weeks from July 6 to August 23, 2025 | No employment income | Full benefits |
| Weeks from August 24, 2025, to January 24, 2026 | Contract at 100% | No benefits and end of reporting every 2 weeks |
| Weeks from January 25 to June 27, 2026 | Contract at 40% | Resumption of reports every 2 weeks and residual benefits (see 1.8.1), up to the maximum number of benefits |

1.8.1 Can I work while receiving EI benefits?

Yes, but you must state your gross employment income in your claimant's report, and include:

- all gross employment income (including bonuses, overtime and 4% or 6% vacation pay) for the weeks when services were rendered, for any hourly paid or casual supply work¹³
- paid sick-leave days
- compensation for excess number of students (for weeks when the work was carried out)¹⁴
- retroactivity of 1/200 after 20 days of casual supply (for the week when it is paid)

¹² Unless there is a reason deemed as valid which allows you to file an antedate request. To learn more, see [Complementary Fact Sheet #3](#) or contact your union.

¹³ For part-time or by-the-lesson contract work, see section 1.8.3.

¹⁴ To learn more, see [Complementary Fact Sheet #5](#) or contact your union.

- CNESST¹⁵ indemnities due to a preventive leave of absence or a work accident¹⁶
- all net income as a self-employed worker

Conversely, certain earnings are not deductible from the benefits and do not have to be reported, including:

- the end-of-contract adjustment (“10-month adjustment”)
- a retroactive salary increase due to the renewal of a collective agreement

Any reported employment income will be deducted from your benefits as follows:

- up to 90% of the average earnings used to calculate your benefit rate: deduction of 50% of all reported gross earnings
- beyond this threshold: deduction of 100% of all reported gross earnings

EXAMPLE

| | |
|---|-----------------------------|
| Weekly earnings used when calculating the benefit rate | \$800 |
| Earnings threshold at 90% | $\$800 \times 90\% = \720 |
| Benefit rate | $\$800 \times 55\% = \440 |
| Reported earnings for a given week | \$700 |
| Earnings deducted at 50% | $\$700 \times 50\% = \350 |
| Benefit payable | $\$440 - \$350 = \$90$ |

Based on this formula, it is solely when your earnings are equal to or greater than the average weekly earnings used to calculate your benefit rate that no residual benefits are payable.

That being said, a 35-hour work week is not considered as a week of unemployment and does not entitle a claimant to any residual benefit, regardless of the amount earned.

Furthermore, if the earnings you reported only entitle you to a small residual amount of benefits, you have the right to waive this amount in order to keep this benefit available to you at a later date. Keep in mind that any paid residual benefit, even if the amount is as small as \$5 or \$10, is deducted from the total number of benefits you are entitled to.

To waive a residual benefit: contact Service Canada (1-800-206-7218).

¹⁵ Commission des normes, de l'équité, de la santé et de la sécurité du travail.

¹⁶ To learn more, see [Complementary Fact Sheet #6](#) or contact your union.

1.8.2 How can I declare my earnings while claiming benefits?

Generally, all gross employment income must be declared **for the week when the work was carried out**. That is how you will report any employment income earned from a job other than that of a teacher.

The same applies for any hourly paid or casual supply work. For the latter, the vacation pay (4% or 6%) must be added when it is included in each pay, which is usually the case.

However, for part-time or by-the-lesson contracts, special rules apply.

1.8.3 How can I declare my earnings from part-time or by-the-lesson contracts?

If you have a part-time contract of less than 100%¹⁷ or a by-the-lesson contract, you could be entitled to some residual amounts of EI once your earnings are deducted. However, these earnings must be reported using a formula that is specific to the teaching personnel.

In a nutshell, you must distribute the total earnings provided for in your contract evenly across each week included in said contract. Here is the method you should use should you have a part-time or by-the-lesson contract.

1.8.3.1 Part-time contract

$$\frac{\text{Annual salary} \times \% \text{ of workload} \times (\text{number of days of work}^{18} \div 200)}{\text{Number of days included in the contract (from Monday to Friday)}^{19}}$$

This formula is used to determine the daily average applicable to a contract. This daily average must then be multiplied by the number of days (from Monday to Friday) in said week, regardless of the number of days actually worked. Accordingly, only the first and last week of a contract could be incomplete, should the contract begin or end midweek. For all other weeks, the daily average will always be multiplied by 5.

¹⁷ More precisely, your contract must include at least 17.5 hours of workload, given that they are equivalent to 35 hours for the purposes of EI and that one week of 35 hours or more of work is not considered as a week of unemployment, regardless of the salary earned. In other words, the contract must be of less than 87.5% (17.5 hours / 20 hours) at the secondary level, in vocational training or adult education, or of less than 76% (17.5 hours / 23 hours) at the preschool or elementary level.

¹⁸ This is the number of days scheduled in the work calendar rather than the number of days actually worked by the person.

¹⁹ Includes the holiday season, paid legal holidays and spring break.

EXAMPLE

Scenario:

- Annual salary in salary range: \$60,000
- Contract at 40% (from Thursday, August 21, 2025, to Friday, January 23, 2026): 100 days
- Number of days (from Monday to Friday): 112 days

Formula:

$[\$60,000 \times 40\% \times (100 \div 200)] \div 112 = \107.14 (daily average)

Amount to report:

- 1st week: 2 days \times \$107.14 = \$214.28
- All other weeks: 5 days \times \$107.14 = \$535.70

This formula must be applied for each contract. Should there be a change in the percentage of the contract or a salary increase along the way, the formula must be changed based on the new parameters on the week they come into effect.

Whenever necessary, the gross salary from casual supplies (with the 4% or 6%, if included in each pay) must be added to the week when these casual supplies are carried out.

1.8.3.2 By-the-lesson contract

All of the above regarding part-time contracts also applies to by-the-lesson contracts, with the exception of the distribution formula:

$$\frac{\text{Number of lessons} \times \text{rate by lesson}}{\text{Number of days included in the contract (from Monday to Friday)}^{20}}$$

²⁰ Includes the holiday season, paid legal holidays and spring break.

2. Exclusions and ineligibility

2.1 As a teacher, am I entitled to receive benefits during non-teaching periods (summer, holiday season and spring break) (periods of ineligibility for the teaching personnel)?

Special rules²¹ apply to the teaching personnel with respect to the right to EI regular benefits²² during non-teaching periods (summer, holiday season and spring break). Here is an overview.

| EMPLOYMENT STATUS | SUMMER (JULY AND AUGUST) | HOLIDAY SEASON, SPRING BREAK |
|--|-----------------------------|---------------------------------|
| Full time (position) ²³ | No | No |
| Part-time (contract or hourly paid on a regular basis) | Yes | No |
| By-the-lesson | Yes | No |
| Casual supply and hourly paid on a casual basis (VT-AE*) | Yes | Yes |

*Vocational training and adult education

Generally, the teaching personnel is **ineligible for EI regular benefits** during non-teaching periods, **unless their contract has ended**. This concept of end-of-contract has been the subject of several rulings by the Federal Court of Appeal, which has interpreted it as entailing a “clear break in the employment relationship.”²⁴

In practice, the relevant case law and the administrative instructions of Service Canada can be summed up in the following key points:

- A teacher in the youth sector securing a contract (regardless of the percentage) **in June or in early July** for the following school year is **ineligible** for EI **regular** benefits during the summer, **regardless of the date when the contract is signed**.
- A teacher in vocational training or adult education who agrees to a contract (or an hourly paid workload on a regular basis) in May, in June or early July for the following school year (**even verbally** and regardless of the percentage) is **ineligible** for EI **regular** benefits during the summer, **even if the workload or contract is contingent on enrolments**.²⁵

²¹ Section 33 of the *Employment Insurance Regulations*.

²² These rules do not interfere with the payment of special benefits during these non-teaching periods (sickness, caregiver or compassionate care).

²³ Includes E2 contracts leading to tenure.

²⁴ To learn more, see [Complementary Fact Sheet #7](#) or contact your union.

²⁵ **This ineligibility does not apply** if you teach in a centre that **only offers adult education courses** (no vocational training or youth sector).

- A teacher under contract (or with a workload on a regular basis, paid hourly) during the holiday season or spring break is also ineligible for regular benefits for those weeks.
- The above **does not apply** if you only do casual supply or hourly paid teaching on an occasional basis, or if you are entitled to EI regular benefits due to a job other than that of a teacher.

Additionally, if you received EI regular benefits right after your part-time contract ended and then secure a **regular position or an E2 contract leading to tenure** during an assignment session in August, you may need to repay the benefits you received during the summer. Whenever necessary, **contact your union**.

EXAMPLES (YOUTH SECTOR)

- If you secure a part-time contract (regardless of the percentage) or a position during an assignment session held in **late June or early July**, you will be **ineligible** for regular benefits during the summer.
- If you secure a part-time contract (regardless of the percentage) during an assignment session held **in August, you will be entitled to regular benefits** during the summer and up to the day before the start date of your contract. Service Canada has been known to **unduly** deny benefits or demand repayment of benefits payable between an assignment session and the start of a contract. Whenever necessary, **contact your union**.
- If you secure a position (or an E2 contract leading to tenure) during an assignment session held **in August** and you received regular benefits during the summer, Service Canada may, in some cases, ask that you repay the benefits you received. **Contact your union.**

EXAMPLES (VOCATIONAL TRAINING OR ADULT EDUCATION)

- If you secure a part-time contract (regardless of the percentage) or a position during an assignment session, or you accept a workload (including hourly paid) offered to you **in May, in June or in early July** for the following school year, you are **ineligible** for regular benefits during the summer.
- If you secure a part-time contract (regardless of the percentage) or an hourly paid workload during an assignment session held **in August, you are entitled to regular benefits** during the summer and up to the day before the start date of your contract. Service Canada has been known to **unduly** deny benefits or demand repayment of benefits payable between an assignment session and the start of a contract. Whenever necessary, **contact your union**.
- If you secure a position (or an E2 contract leading to tenure) during an assignment session held **in August** and you received regular benefits during the summer, it is possible, in certain cases, Service Canada may, in some situations, ask that you repay the benefits you received. **Contact your union.**
- If you teach in a centre that **only offers adult education courses** (no vocational training or youth sector), **you remain eligible for regular benefits during the summer, unless you secure a position** (or an E2 contract leading to tenure).

2.2 If I resign from a job (voluntarily leaving or retirement²⁶), am I entitled to EI regular benefits?

Generally, voluntarily leaving takes away your right to EI regular benefits until such time as you have accumulated enough insurable hours through another job to submit a new application for benefits (see 1.3). This holds true even if you resign from a second job while you continue to hold your job as a teacher. In this situation, you will not be able to use **any** of the hours carried out **in either of your 2 jobs** prior to your voluntarily leaving in future applications for benefits.

EXAMPLE

Scenario:

- Job as a teacher: the entire 2024-2025 school year
- Other job: from summer 2024 to April 19, 2025 (voluntarily leaving)

In this scenario, none of the hours accumulated up until April 19, 2025 in either of these 2 jobs could be used when applying for benefits at the end of June 2025. Given that there are only 10 weeks between April 20 and the end of June 2025, even a contract at 100% (40 insurable hours per week × 10 weeks = 400 hours) would not provide enough hours to be eligible for EI regular benefits at the end of June, regardless of the regional rate of unemployment.

However, **if you quit your second job in December 2024** and then accumulated enough insurable hours (from 420 to 700 hours, based on the regional rate of unemployment), you are eligible for EI regular benefits at the end of June 2025.

2.3 Are there any exceptions to the exclusion of the right to regular benefits in cases involving voluntarily leaving?

Yes. You could be eligible to EI regular benefits if the reason for leaving voluntarily your job is considered to be with just cause and the only reasonable solution in your situation. Here are a few examples of valid reasons provided for in the EIA:

- Harassment (sexual, psychological or other)
- Needing to move with a spouse or child to a new region²⁷
- Difficult relations for which you are not primarily responsible
- Health concerns, etc.

In the case of “health concerns,” for instance, you must demonstrate that continuing to hold this job would have put your health at risk and that leaving was the only reasonable solution in your situation. A medical certificate may be helpful.

To learn more, **see [Complementary Fact Sheet #9](#) or contact your union.**

26 To learn more about the right to benefits when retiring or in subsequent years, **see [Complementary Fact Sheet #8](#) or contact your union.**

27 If that is the case, you could be eligible for EI regular benefits even if you were granted an unpaid leave from your employer. **Contact your union.**

2.4 If my employer fires me, am I entitled to EI regular benefits?

2.4.1 Dismissal because you do not or no longer meet the requirements of the position

If your employer fires you because you do not or no longer meet the requirements of the position, or because you did not pass probation, you are eligible for EI regular benefits.

2.4.2 Dismissal for misconduct

If you are fired due to misconduct, you will not be eligible for EI regular benefits until you accumulate enough insurable hours in a new job.

However, it is up to the employer and Service Canada to prove that you have committed the alleged fault or faults, that you were reasonably able to know that said fault or faults could lead to your dismissal and that this is the real reason for your dismissal.

Should there be any doubts, you would be granted benefits. If you believe you are entitled to benefits despite a dismissal for misconduct, we recommend that you take the necessary steps.

To learn more, **see [Complementary Fact Sheet #10](#) or contact your union.**

2.5 Am I eligible for special benefits if I am not entitled to EI regular benefits?

Yes. You can submit an application for special benefits (sickness, caregiver, compassionate care) even in non-teaching periods (summer, holiday season, spring break), or after a dismissal for misconduct or voluntarily leaving. However, teachers who hold a position cannot receive sickness benefits during a non-teaching period.

For instance, even a tenured teacher is entitled to caregiving benefits or compassionate care benefits during the summer, but not sickness benefits. Nonetheless, a teacher whose contract ended will also be entitled to sickness benefits during non-teaching periods.

2.6 Must I always be available for work to receive EI regular benefits?

Yes, you must be available for full-time work and actively looking for a job every day (Monday to Friday) once you have applied for regular benefits. There are a few exceptions (family-related responsibilities, for instance).

If you go on holiday in Canada or abroad, you will be ineligible for regular benefits for the entire duration of your trip. If you are travelling abroad, Service Canada may crosscheck its data with Canada Border Services Agency (customs) records. That being said, you will be entitled to benefits before your departure and once you are back home.

Additionally, you are generally ineligible for benefits when studying full-time, though there are some exceptions.

To learn more, **see [Complementary Fact Sheet #11](#) or contact your union.**

2.7 What are my job search responsibilities?

Generally speaking, throughout your benefit period, you must search for and accept any suitable employment.

Neither the EIA nor the EIR provide any clear definition on what constitutes suitable employment or reasonable job search efforts.

Nevertheless, here are some suggestions that might be helpful.

2.7.1 What is suitable employment?

Given that few teaching jobs are available in the summertime (except for summer school), confining your search solely to this type of job may be considered as grounds for ineligibility for benefits.

For instance, a job as an early childhood educator in a childcare centre (CPE) or a tutoring job could be considered as suitable employment. The same applies to job classes in which you may have worked before, notably for vocational training teachers.

By contrast, a minimum wage job would not be considered as suitable.

2.7.2 What is a reasonable job search effort?

Under Section 9.001 of the EIR, the following are considered as reasonable efforts:

- Assessing employment opportunities
- Preparing a resumé or cover letter
- Registering for job search tools or with electronic job banks or employment agencies
- Attending job search workshops or job fairs
- Networking
- Contacting prospective employers
- Submitting job applications
- Attending interviews
- Undergoing evaluations of competencies

Keep a record of your job search efforts: registration for job search tools, name of prospective employers you contacted, e-mail exchanges, text messages, phone calls, dates of all communications, interviews, etc.

To learn more, visit [Suitable employment and reasonable job search efforts - Canada.ca](https://www.canada.ca/en/employment-social-development/services/eir/section-9.001.html), see [Complementary Fact Sheet #12](#) or **contact your union**.

3. Special benefits

In Québec, in addition to regular benefits, there are 4 other types of special benefits:

- Sickness
- Caregiving for adults
- Caregiving for children
- Compassionate care²⁸

To be eligible, you must have accumulated **600 insurable hours**, regardless of the regional rate of unemployment. A waiting period of one week is also applicable. The 50% rule (see 1.8.1) also applies if you are earning an income while receiving special benefits.²⁹

3.1 Sickness benefits

The maximum number of benefits is **26 weeks**. No waiting period applies if your employer pays you one or several sick-leave days. You must be able to show that you would have been available to work, had it not been for your illness. You may be eligible even after voluntarily leaving or a dismissal for misconduct. Service Canada could request a medical certificate.

To learn more, see [Complementary Fact Sheet #13](#) or **contact your union**.

3.2 Benefits for caregivers for adults or for children, or for compassionate care

The maximum number of benefits is:

- 15 weeks to care for an adult
- 35 weeks to care for a child
- 26 weeks for compassionate care

You are eligible for these benefits to provide care for a critically ill or injured family member. Compassionate care benefits may be granted when this ill or injured person is at significant risk of death within 6 months. These benefits can be shared among several family members (only one waiting period, as the case may be).

To learn more about all available special benefits, visit [Employment Insurance benefits - Canada.ca](#), see [Complementary Fact Sheet #14](#) or **contact your union**.

²⁸ In Québec, EI maternity and paternity benefits, as well as parental and adoption benefits are provided through the Québec Parental Insurance Plan (QPIP).

²⁹ Unless this is wage-loss replacement paid by the employer at the same time as EI sickness benefits, in which case the deduction would be 100%.

4. Recourses

4.1 How can I appeal a Service Canada decision (request for reconsideration)?

If you were refused benefits or if you disagree with a decision, you can request a reconsideration within 30 days of the decision. A second-level agent will then review the initial decision based on supporting arguments or submitted documentation. In certain cases, **your union could support you throughout this process.**

You will find the Request for Reconsideration of an Employment Insurance (EI) decision form and all relevant information here: [EI Reconsideration - Canada.ca](#).

4.2 And what if I am not satisfied with the decision made following the reconsideration (Social Security Tribunal)?

You can file an appeal with the General Division of the Social Security Tribunal of Canada (SST) within 30 days. In certain cases, **your union could support you throughout this process.**

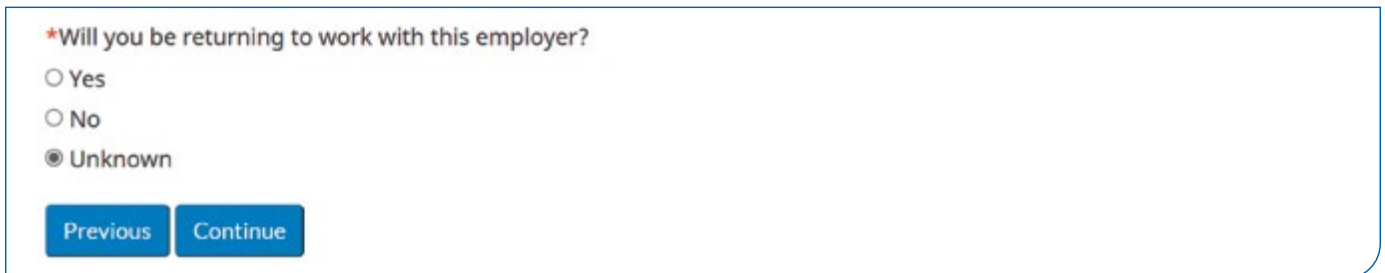
You can find the form to fill out and all relevant information on the SST of Canada website: [Employment Insurance \(EI\) appeals](#).

You can also pursue the matter up to the SST Appeal Division and the Federal Court of Appeal.

To learn more, **see [Complementary Fact Sheet #15](#) or contact your union.**

5. Excerpts from the benefit claim

Here are a few screenshots taken from an online EI benefits application. Some questions may seem a bit tricky for a number of people.



*Will you be returning to work with this employer?

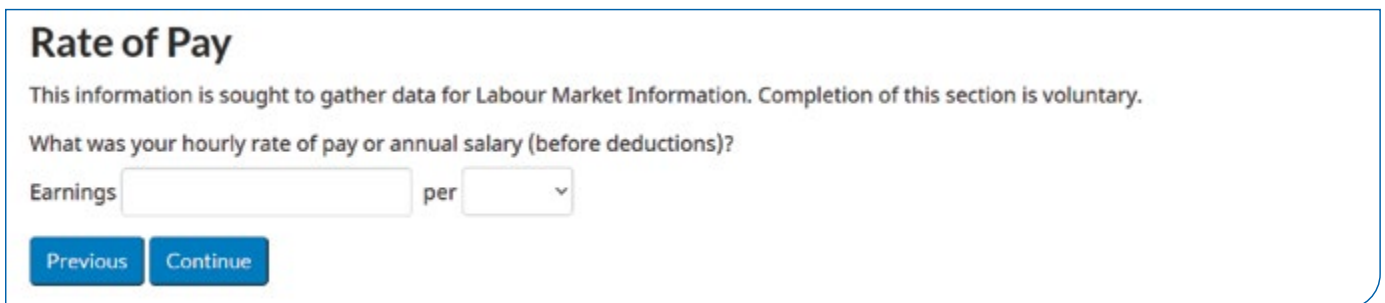
☐ Yes

☐ No

☒ Unknown

Previous Continue

The answer to this question should always be “Unknown” **even if you are convinced you will secure a contract during an assignment session**. Such an eventuality should be considered as hypothetical until you have **actually** secured this type of contract.



Rate of Pay


This information is sought to gather data for Labour Market Information. Completion of this section is voluntary.

What was your hourly rate of pay or annual salary (before deductions)?

Earnings per

Previous Continue

Many people do not know exactly what amount they should enter. Keep in mind that this question is **optional**. If in doubt, feel free to skip this question.

***What was your teaching status in the last 2 years?** 

☐ Casual on call
☐ Substitute
☒ 10 month contract
☐ Permanent contract for an indefinite period
☐ Temporary contract
☐ Combination of casual or substitute with some periods under contract

***Have you received a verbal or written offer of employment for the next teaching period?**

☐ Yes
☒ No

For the first question, simply choose the option that seems the closest to your situation. For the second question, **it is important that you click “No,”** even if it was vaguely implied that you would probably have a contract when the school year begins. Answering “Yes” would automatically render you ineligible for regular benefits during the summer. **As long as you have not been offered a specific contract that you subsequently accepted,** “No” is an accurate description of your current reality.

Teaching Notifications

Employer:

Name CSQ
Phone Number (418) 649-8888
First day worked 19/10/2024
Last day worked 21/02/2025

Answers to fields and questions with an asterisk (*) are mandatory.

***You must notify us if you are offered a teaching contract of employment during the period of this claim as it may affect your entitlement to benefits.**

☒ I have read the above statement

The requirement to notify Service Canada if you secure a contract during your benefit period is used to establish your eligibility during non-teaching periods (holiday season and spring break).

Nonetheless, we recommend that you only notify Service Canada of the start date of your contract, and not the date of the assignment session, unless you are asked directly.

ROE Information - Last Employer

Answers to fields and questions with an asterisk (*) are mandatory.

Employer:

Name CSQ

Phone Number (418) 649-8888

First day worked 19/10/2024

Last day worked 21/02/2025

*We need a Record of Employment (ROE) covering this period of work to process your claim. If your employer issued you an ROE with a serial number that begins with S, M, W or Y, Service Canada already has it.

Select one of the following options: 

- ☒ I have a paper Record of Employment and will submit it or have submitted it to Service Canada or my employer submitted the Record of Employment electronically.
- ☐ I requested or will request the Record of Employment from my employer to be submitted promptly.
- ☐ My employer did not issue a Record of Employment to me due to bankruptcy, going out of business or moving.
- ☐ A Record of Employment is not issued because my employment is not insurable (examples: I am self-employed or I control more than 40% of the voting shares of the business I work in, etc.).

Previous

Continue

We encourage you to always tick this box, even if you do not know exactly when your employer forwarded or will forward your record of employment. Except for a few rare cases, the record is forwarded to Service Canada in the days following the end of your contract.

