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Objectives

The objective of this seminar is to provide teachers with the information they need to

- make effective, error-free applications for employment insurance.
- maximize and extend those benefits throughout the school year.

Outline

- Should I apply?
- . Do I qualify?
- . What are my benefits?
- How do I apply?
- . How do I maintain my claim?
- · How do I deal with problems?
- . Summary.

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Should I apply?

Employment Insurance is an entitlement!

- · You pay premiums.
- The employer pays premiums.
- It provides income replacement when work is not available.

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Should I apply?

El is more than wage replacement

- . It covers non-teaching breaks.
- . It covers "slow periods."
- . It provides sick leave to TTOCs.
- It covers sick days under regular benefits and up to an additional 15 weeks under sickness benefits.

Do I qualify?

To qualify,

- 1. you must have experienced an interruption in earnings, i.e., for seven or more consecutive days,
- 2. your teaching contract has ended, or
- 3. your employment was on a casual or substitute basis, and
- 4. you have no prospect of being called out for the next seven days.

Note: The acceptance or rejection of a new contract (verbal or written) will impact your eligibility for a claim.

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Do I qualify? (cont.)

- 5. You must have enough hours
 - The number of required hours depends on your region, but will be between 420–700 hours in the last 52 weeks or since the start of your last El Claim (whichever is shorter).
 - One public school teaching day equals 9.1 hours; 700 hours is approximately 77 teaching days.

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Breakdown of FTE

- 9.1 is a full teaching day, regardless of what your paystub may list.
- . 0.6 FTE of a day = 5.5 hours
- . 0.5 FTE of a day = 4.6 hours
- . 0.4 FTE of a day = 3.7 hours
- . 0.25 FTE of a day = 2.3 hours
- Check with your local regarding TTOC FTE callouts.

What are the benefits?

55% of average gross earnings of 14–22 best weeks over last 52 week qualifying period—maximum of \$562 per week.

e.g., \$15,000/22 weeks = \$682 \$682 X 55% = \$375

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Working While on Claim (WWC)

Under the Working While on Claim rule (the default rule), you can keep 50 cents of your benefits for every dollar you earn, up to 90 percent of your previous weekly earnings. Above this cap, your El benefits are deducted dollar-for-dollar. If you work a full work week, regardless of you how much you earn, you will not be eligible to receive El benefits for that week.

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Example

Isabelle collects EI benefits. She receives the maximum amount allowed, which is \$562 a week. During her benefit period, she finds part-time work for \$10 an hour. She works 20 hours a week, earning a total of \$200. Therefore, her benefits will be reduced by \$100 (\$200 x 50% = \$100). She will be paid \$462 (benefit rate \$562 - \$100 = \$462).

When you work and receive benefits at the same time, you must not combine the hours and earnings of more than one week. It is essential that you report your work earnings and hours during the week in which you worked.

How many weeks of EI will I get?

Service Canada provides a tool that lets you look up the maximum number of weeks for your particular region by entering your postal code

http://srv129.services.gc.ca/eiregions/eng/postalcode_search.aspx

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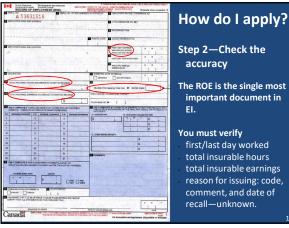
How do I apply?

Step 1—Record of Employment (ROE)

- School districts must issue a ROE to all TTOCs and anyone who has been laid off.
- Check your ROE (<u>www.servicecanada.gc.ca</u>) online.
- . It will usually be submitted electronically.
- You may have to request your ROE. Ask your Local President for the process in your district.

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How do I apply?

Step 2—When and where?

- You have up to four weeks after the last day worked.
- You may use the computer at your local Service Canada Centre to apply.
- Expect to receive benefits within 28 days from the day they receive your claim.

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How do I apply?

Step 3—Getting organized

Work out:

- your average weekly earnings over the qualifying period
- your best 14–22 weeks over the qualifying period if your rate was variable
- separate hours for contract and TTOC, separate ROEs.

2 9.1 hours \$335	3 9.1 hours \$335	4 TTOC 9.1 hours \$330	5 TTOC ½ day 4.55 hours \$165	6 NO WORK \$670 Contrac 18.2 hours \$495 TTOC 13.65 hours
9 9.1 hours \$335	10 9.1 hours \$335	11 - HOLIDAY	12 NO WORK	13 TTOC ½ day 4.55 hours \$165 \$670 Contrac 18.2 hours \$165 TTOC 4.55 hours
16 5.2 hours \$175	17 5.2 hours 5175 TTOC 15 day 4.55 hours \$165	18 5.2 hours 5175 TTOC ½ Day 4.55 hours \$165	19 5.2 hours \$175	20 5.2 hours \$175 \$875 Contrac 26 hours \$330 TTOC 9.1 hours
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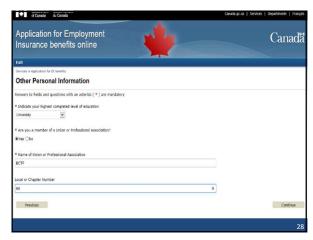




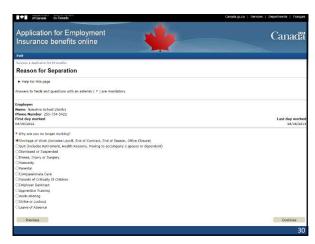




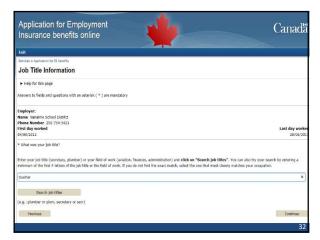


















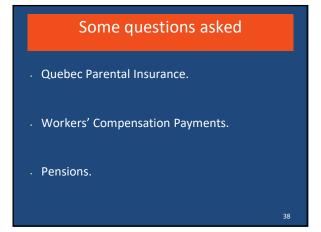
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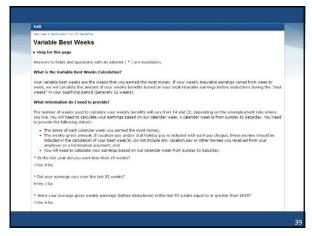
Record of Employment

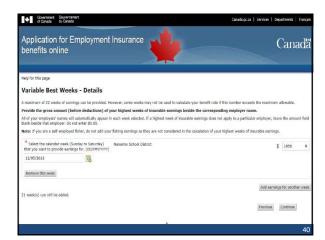
- . Most employers send an electronic version.
- . Applicants may have more than one ROE.
- . Please ensure that hours are correct.
- Contract and TTOC ROEs are separate and entered as separate employers.
- . The ROE with the most hours is entered first.

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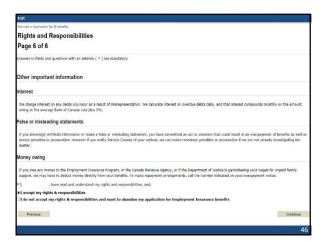


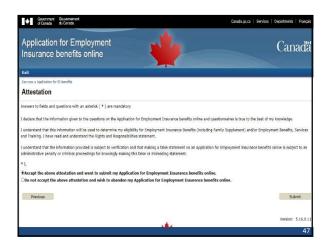












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Keeping your claim open

- Report your earnings and hours worked every two weeks.
- Let Service Canada know if you are out of the country, or if you are upgrading by taking a course.



How do I maintain my claim?

- Be available for work.
- . Be actively seeking work
- email, phone, or fax 5–7 employers per week
 - use the job bank at <u>www.jobbank.gc.ca</u>
 - fill out a Job Search log.

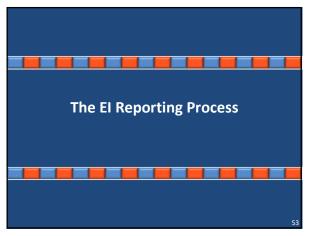
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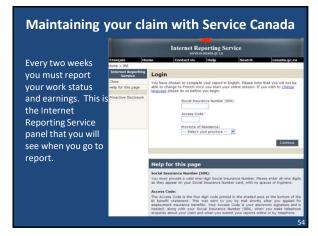
How do I maintain my claim?

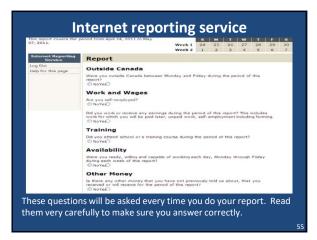
Job search

- During non-teaching periods, search for non-teaching jobs.
- Must be unable to find work. Log "results" must read: No response, position filled, or nothing available.
- . Must keep records for seven years.

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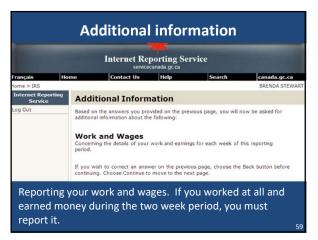








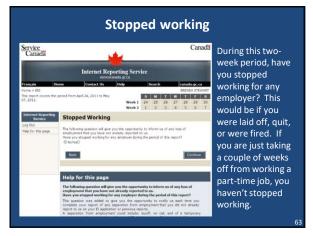


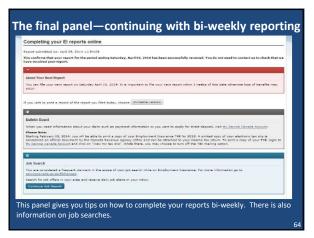












Extending through the year

When you've completed your two-week report:

- . If you are getting paid for the report, two weeks will be deducted from the benefit period.
- If you are not getting paid for the report, no weeks will be deducted and will carry over to the next report.

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How do I deal with problems?

1. Audits

- Approximately one out of ten is audited.
 Keep your Job Search log and employment record for seven years.
- You will be asked to come to an interview or to mail in your job search log or a questionnaire.
- Send in a copy of your Job Search log, **not** the original.

How do I deal with problems?

1. Audits

- Keep all records of when you are offered and accept contracts.
- Avoid signing anything if you are not sure of the accuracy.
- Don't place restrictions on your availability.
- If interviewed, ask for a copy of the audit form.

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How do I deal with problems?

2. Appeals

You have the right to appeal unfair decisions...use it!

- · Reconsideration.
- Social Security Appeal Tribunal.

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Luke's contact information

If you have any questions, issues, or concerns, contact:

Luke Olver, <u>lolver@bctf.ca</u>

604-871-1890 (local)

1-800-663-9163

Service Canada: <u>www.servicescanada.gc.ca</u>

1-800-206-7218

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Summary

- · You have a right to EI—use it!
- · Record-keeping is essential.
- Double check everything—days worked, pay, hours, etc.
- Follow the timelines carefully.
- . Complete applications carefully and accurately.

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