

# COVID-19

As of April 6, 2020

## Federal Benefits Available at a Glance

### EMPLOYMENT INSURANCE

The Employment Insurance (EI) program provides temporary income support to unemployed workers. The EI program also provides special benefits to workers who take time off work due to specific life events (illness; pregnancy; caring for a new child; or a family member who is seriously ill are some examples).

#### HOW TO APPLY? VISIT THE EI WEBSITE

[www.canada.ca/en/services/benefits/ei/ei-sickness](http://www.canada.ca/en/services/benefits/ei/ei-sickness)

### CANADA EMERGENCY RESPONSE BENEFIT (CERB)

Provides \$2,000/month for up to 4 months to workers without paid sick leave or the equivalent, who are unable to work, sick, quarantined or forced to stay home to care for children.

#### HOW TO APPLY

**CALL:** the automated CERB application phone service 1-800-959-2019.

**ONLINE:** <https://bit.ly/2x8iwAW>

You will need a CRA My Account. Go to the COVID-19: Canada Emergency Response Benefit information page to confirm you meet the eligibility criteria. Sign in to your CRA My Account

- Go to the COVID-19: Canada Emergency Response Benefit in the alert banner at the top of the web page
- Select the period you want to apply for
- Declare that you qualify for the benefit
- Confirm the government has the right payment info information

### EMPLOYMENT INSURANCE SICKNESS BENEFITS WAITING PERIOD WAIVED



The one-week waiting period for EI sickness benefits will be waived for new claimants who are quarantined and will not have to provide a medical certificate. A new toll-free phone number to support inquiries related to waiving the EI sickness benefits waiting period will be launched soon.

People who cannot complete their claim for EI sickness benefits due to quarantine may apply later and have their EI claim backdated to cover the period of delay.

If you have already completed the application for EI sickness benefits whether you are sick or quarantined and would like to have the one-week waiting period waived, call 1-833-381-2725 (toll-free).



### GST REBATE INCREASE

Provides Canadians with low or modest income a one-time special payment in April of up to \$400 for single people and \$600 for couples. **You don't have to apply for this, it will be based on your tax return amount.**



### HEALTH CANADA APP

Health Canada in partnership with Thrive Health has created the Canada COVID-19 app. Find it on your App Store or Google Play.

<https://www.thrive.health/canada-covid19-app>

*If you are experiencing symptoms such as cough, fever, difficulty breathing or you are in self-isolation or quarantine, Call 1-800 O-Canada (1-800-622-6232)*

### FEDERAL INCOME TAX DEFERRALS

For individuals, the deadline to file taxes is now June 1, 2020. But this is only an advantage if you expect the owe taxes — do not delay if you expect a refund! If you do owe taxes after this later filing date, you will now have until August 31 to make the payment.



### CANADA CHILD BENEFIT

Eligible recipients will receive \$300 more per child with their regular May CCB payment. If you have previously applied for the CCB, you do not need to re-apply.

**For more info:** such as how to apply and eligibility requirements, go to Canada child benefit or call 1-800-387-1193.



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ALBERTA

## UTILITY PAYMENT DEFERRAL

Residential customers can defer electricity and natural gas bill payments until June 19, 2020. This program is available to Albertans who are experiencing financial hardship as a direct result of COVID-19.

**HOW TO DEFER:** Call your utility provider directly to arrange for deferral on all payments until June, however, after June 19, the agreed upon repayment plan will be implemented.

In situations where rent and utilities are combined, contact your landlord directly to discuss the circumstances.

*Learn more about the deferral:*

<https://www.alberta.ca/utility-payment-deferral.aspx>



## STUDENT LOAN REPAYMENT DEFERRAL

There is a six-month, interest free moratorium on Alberta student loan payments for all Albertans in the process of repaying their loans.

Alberta Student Loan repayments will be paused for 6 months, beginning March 30, 2020.

Interest will not accrue during this period. This mirrors the approach of the Canada Student Loans Program. Students do not need to apply for the repayment pause.

Borrowers may continue making payments during this period if they choose and this will not affect their eligibility to receive the benefit.

## ALBERTA CREDIT UNIONS

Credit union members will have access to a variety of programs and solutions designed to ease difficulties with loan payments and short-term cash flow.

*Contact your credit union to work out a plan for your personal situation.*

## ATB FINANCIAL CUSTOMERS

Personal banking customers can apply for a deferral on their ATB loans, lines of credit & mortgages for up to 6 months.



## RENTAL CONDITIONS

Effective immediately, rents will not increase while Alberta's state of public health emergency is in effect.

Effective April 1, late fees cannot be applied to late rent payments for the next three months.

Effective April 1, landlords and tenants need to work together to develop payment plans while the state of public health emergency is in effect.



## EDUCATION PROPERTY TAX FREEZE

Residential education property tax rates will be frozen at last year's level – reversing the 3.4% population and inflation increase added in Budget 2020.

This is estimated to save Alberta households a total of \$55 million.



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