

# UNITE HERE!

EI FAQs

HEALTH  
BENEFITS

EAP



A COVID-19 BOOKLET FOR  
UNITE HERE LOCAL 40 MEMBERS

# UPDATE: Q&A REGARDING EMPLOYMENT INSURANCE

**Note:** Benefits under Employment Insurance and other benefit programs are changing quickly as the situation with COVID-19/Coronavirus develops. This document reflects changes through March 17, 2020.

## Am I eligible for Employment Insurance (EI)?

To qualify for regular benefits you must have received no work at all for a period of at least seven days. You must have worked at least the following number of hours in the last 52 weeks to qualify for EI:

- Vancouver Metro Area and Victoria - 700 hours
- Chilliwack/ Harrison Hot Springs - 630 hours
- Kelowna/ Kamloops - 665 hours
- Northern BC (Prince Rupert/ Kitimat/ Terrace/ Prince George) - 525 hours

## Didn't the Federal Government waive the 7-day waiting period?

As of now, the waiting period is ONLY waived for those that are self-quarantined as a result of the coronavirus. For all others the waiting period is still 7 days.

## How much will I receive?

EI will pay out up to 55% of your regular wages, tips, bonuses, and commissions, to a maximum of \$573 per week. Only amounts you have declared on your taxes will qualify. You are entitled to between 14 and 45 weeks of benefits, depending on how many hours you have worked during the qualifying period and where you are employed.



## How do I apply and what do I need to show?

Apply online on Service Canada's website here:  
<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

Call 1-800-206-7218 Monday-Friday 830am to 430pm PST and press 0 to speak with a representative. You will be required to provide:

- Names and addresses of employers, employment dates, and reason you're no longer employed for all employers in the last 52 weeks;
- Your full mailing address and home address, Social Insurance Number, and mother's maiden name; and,
- Your banking information including direct deposit information.

If you have not received your Record of Employment from your employer check Service Canada's online website as they may have uploaded it. If not follow up with your employer - not having a Record of Employment may delay your claim.

If you are applying for EI benefits on the basis that you have been quarantined for a two-week period **you will not be required to produce a medical certificate or medical note to apply and have your claim approved.** However you may be required to prove you qualified at a later date, or to extend your benefits beyond the two-week quarantine period.

See the next page for more info on EI.

# UPDATE: Q&A REGARDING EMPLOYMENT INSURANCE (continued)

## **What if I work another job while receiving regular benefits?**

You are still allowed to apply for and collect EI, but you may receive less.

## **How long will I have to wait to receive my benefits?**

Service Canada says that it may take up to 28 days to receive your first payment. But it could be sooner. If you are under quarantine you should call the EI Coronavirus line after applying online to attempt to have their claim prioritized. The EI Coronavirus line can be reached at 1-833-381-2725.

## **Do I have to use vacation time or sick time before I apply for EI benefits?**

NO! It is your choice whether you want to use your vacation or sick time first.

## **What if I am not diagnosed with COVID-19 or ordered into quarantine by a doctor or nurse but my employer has told me to be in self-isolation?**

The Federal Government has indicated that individuals in self-isolation will be eligible for EI sick benefits for a two-week period. Employees in this situation are advised to contact the EI Coronavirus line at 1-833-381-2725 for further information.



### **NEED MORE INFORMATION?**

Contact Local 40 at  
[updates@local40union.com](mailto:updates@local40union.com)  
or TEXT 604-813-2105.

## **What do I have to do to remain entitled?**

If you are receiving EI benefits you must to update Service Canada immediately if your situation changes and you must follow reporting requirements.

You must submit reports every two weeks by the internet or telephone while receiving EI benefits. These reports include information about any earnings you had during the period, training you received, and your availability for work.

If you are receiving regular benefits you must look for employment and keep a record of who you have contacted and where you have applied for work.

## **What if I'm still getting some minimum hours but haven't been laid off?**

The Union is looking in to the possibility of taking advantage of the Government of Canada's "Work Sharing" Program, which allows for partial EI to be collected. We will update you as we learn more.

## **If I've already applied for EI, should I cancel my claim and apply for the new Emergency Benefit on April 6th?**

NO! The Federal government has said that your application will be automatically moved to the new Emergency Benefit. if you need more information on this questions, please contact your Local 40 Union Rep.



# UPDATE: Q&A REGARDING UNION HEALTH BENEFITS

## **How long will my Union Health Benefits last if I've been laid off?**

All of our union members have different eligibility depending on your workplace. Please call Member Service Centre between 9 am and 4:30 pm at 604-294-4441, state your first and last name, and your workplace. They will tell you if you've been laid off and how long your current medical benefits will last.

For most employees that have been working for an average of 30-40 hours per week for the past 3-4 months, your health care benefits will continue through the end of April, or beyond.

Again, to check on your health care coverage, please contact:

Local 40 Hospitality Industry Member Service Centre  
c/o Morneau  
2nd Floor - 411 Dunsmuir Street  
Vancouver, BC V6B 1X4

**Hours of Operation:** 9am to 5pm

**Local Phone:** 604-294-4441

**Toll Free Phone:** 1-800-661-2766

**Fax:** 604-632-9930

**Email:** [myhealthandpension@hroffice.com](mailto:myhealthandpension@hroffice.com)

**Website:**

[www.myhealthandpension.hroffice.com](http://www.myhealthandpension.hroffice.com)

## **What if I have health care benefits through my Employer and not through the Union?**

You should contact your Employer and ask if they'll be extending your health benefits and for how long. You should also speak to your Union Representative and Department committee member about how to pressure your Employer to do the right thing.

## **Do I have to pay Union Dues if I am laid off to keep my Health Benefits?**

No. If you are laid off, you will not pay Union Dues regardless of your medical coverage. You will be put on a withdrawal card and your health care coverage will continue as described above.

## **Will my Union Health Benefits be extended beyond my current eligibility?**

Local 40 believes all Employers should be extending medical benefits in this time of crisis. Some employers across North America have already committed to extend medical benefits and we will be calling on all of our B.C. Employers to do the same. Local 40 and Union Committee members will be discussing how to ensure employers extend medical benefits soon.



**If you would like updates on health benefits, please text Local40 to 393939. If you have an issue that is NOT being addressed by the Member Service Centre, please [contactupdates@local40union.com](mailto:contactupdates@local40union.com).**

# **UPDATE: Q&A REGARDING EI ASSISTANCE AND THE NEW CANADA EMERGENCY RESPONSE BENEFIT**

## **What is this new \$2,000 per month Canada Emergency Response Benefit that Trudeau just announced?**

The Federal Government has taken the two planned emergency benefits and collapsed them into a single "Canada Emergency Relief Benefit." This benefit is worth \$2,000 per month for up to 4 months.

## **Who is eligible?**

Anyone who made \$5,000 in the last year and has been off for 14 days. It doesn't matter if you are eligible for EI or not.

## **When will I have access to this program?**

The Government announced that they will start taking applications on April 6th and they say the benefit will be delivered within 10 days.

## **So I get \$2,000 per month in addition to my EI?**

NO! You can either collect EI at 55% of your income OR you can collect this new benefit of \$2,000 per month. You CANNOT collect both.

## **What if EI is getting me more money than \$2,000 per month?**

Then you should continue to stay on EI and NOT collect the new benefit.

## **My Employer says I need to take my vacation time because they're laying me off. Is that true?**

NO! Taking your vacation time before you collect EI or not is your choice. If you take vacation time, it will delay your EI payment. For example, if you take 1 week of vacation pay, then you will not be eligible for EI until 7 days after your vacation pay has run out.

NOTE: Be wary of texts that appear to be coming from the federal government offering cash. The government will NOT be sending texts out about the Emergency Response Benefit.



# UPDATE: Q&A REGARDING **CANADA EMERGENCY RESPONSE BENEFIT (CERB)**

## **Why did I receive two cheques?**

The Federal government paid out the CERB retroactive to March 15th, so you likely received a cheque for \$1,000 for the two weeks in March, and another cheque for \$2,000 for the month of April.

## **Can I collect EI and CERB at the same time?**

No. You can apply for both, but if you apply for EI, your application will automatically be moved to the CERB benefit. If for some reason you mistakenly receive both, you should assume that you will have to pay back EI at a later date.

## **Can I work part-time and collect CERB?**

No. Currently you must have ZERO income to qualify for CERB. The government announced on Monday that it's expanding CERB to cover those working 10 hours per week or less. This change has not happened yet.

## **How long does CERB last for?**

CERB will last for 16 weeks starting March 15th through July 5th currently. After you've exhausted CERB, you will be eligible to apply for EI for an additional period of time.

## **Why wasn't my CERB taxed?**

The government has deferred taxes on CERB so that you have more money in your pocket right now. But you will need to pay tax on it at the end of the year.

## **Do I have to fill out a report every 2 weeks like for EI?**

No. You will need to reapply for the CERB each month.

## **Do I need to report CERB income on my EI?**

No CERB will not be considered earnings for your EI.

## **I thought I was getting 75% of my income?**

The 75% wage subsidy announced by the government will be paid to your employer IF your employer returns you to the payroll. Your employer would then pay you 75% of your lost income up to a maximum of \$847 per week.

## **Is my employer participating in the 75% subsidy?**

Some employers are considering participating in the 75% subsidy but none have committed to do it yet.





# **Q&A ABOUT THE UNION EMPLOYEE ASSISTANCE PROGRAM (EAP)**

## **What is the Union Employee Assistance Program (EAP)?**

The Union EAP Program is a program to assist union members with a recent life crisis. It allows for members to be reimbursed for up to 10 lifetime mental health sessions with a counsellor.

## **Who is eligible for the Union's EAP Program?**

Any Local 40 member who works for an Employer that does NOT have their own assistance program, may access the Local 40 EAP Program. If your Employer has their own assistance program, then you must utilize your Employer's program before going to the Local 40 plan.

## **What if I don't know if my Employer has an assistance program?**

Please email [updates@local40union.com](mailto:updates@local40union.com) and we will let you know.

## **How do I access the Union's EAP Program?**

If you would like to take advantage of the Union's EAP program and to see if you qualify, you should send an email to [updates@local40union.com](mailto:updates@local40union.com) with your first and last name and workplace. ALL EMAILS WILL BE CONFIDENTIAL.

## **Am I eligible to access the EAP Program while I'm laid off?**

Yes. As long as you have not utilized the 10 lifetime sessions, you can take advantage of the EAP program while you're laid off.



# Q&A ABOUT UNION DUES

## **I'm not getting any more hours. Do I still need to pay Union Dues?**

- If you worked 1-79 hours in March or April, your union dues are \$32.65.
- If you worked 80+ hours in March or April, your union dues are  $\text{WAGE} \times 2 + \$16$ .
- If you worked 0 hours in March or April, your union dues are \$0.

## **Do I need to pay Union Dues in order to maintain my Health Care Benefits?**

If you are not working at your workplace any hours, you will NOT pay Union Dues, whether you have health care benefits or not.

## **I'm still working. Do I still need to pay Union Dues?**

Yes you do pay Union Dues. If you worked 1-79 hours in the month, your dues are \$32.65. If you worked 80+ hours in the month, your union dues are  $\text{WAGE} \times 2 + \$16$ .

## **My hours are reduced. Do I still need to pay Union Dues?**

Yes you do pay Union Dues. If you worked 1-79 hours in the month, your dues are \$32.65. If you worked 80+ hours in the month, your union dues are  $\text{WAGE} \times 2 + \$16$ .

## **Once I go back to work, do I need to pay back the Union Dues that I didn't pay the months that I was laid off?**

No you will not pay Union Dues for the months that you were laid off. You will start paying Union Dues again once you return to work for the months that you are working.

## **If I work at a remote camp, do I still need to pay Union Dues?**

If you work at a remote camp, your union dues are 2% of your gross monthly income, + \$16 per month.





# Q&A ABOUT RENTERS' RIGHTS

## **What does the new Provincial announcement mean for my April rent?**

The BC government has banned all current and future evictions at this time. So if you cannot pay your April rent right now, you will NOT be evicted. You will however, need to pay your April rent at a later date once the virus crisis has passed.

## **Will I be evicted if I don't pay my April rent?**

No. The BC government has temporarily banned all evictions so you will NOT be evicted if you don't pay rent in April.

## **What is the \$500 renter's rebate?**

The BC government announced relief for renters for the next few months. Eligible renters will have up to \$500 paid directly to your landlord by the Province each month for the next few months. The amount you receive will depend on your level of income.



## **How do I apply for the rent rebate?**

You can apply on the BC Housing website in early April under the BC Temporary Rental Supplement Program.

## **Who is eligible for the rent rebate?**

Only people who have been laid off or lost significant income as a result of the Covid crisis AND are considered to be at low to moderate-income level will be eligible. The government will release more details soon on who qualifies.

## **So will they send me a cheque for \$500 each month if I'm eligible?**

NO. If you qualify for the renter's rebate, the Province will pay your landlord directly and that amount would be deducted from the total rent you owe after the crisis has passed.

## **Is it possible that I will have to pay my April rent in July or August?**

Yes. Once the crisis has passed, you will still owe rent for the month of April.

# Q&A ABOUT CHILDCARE

## **What if I still need to go to work but I can't because I need to stay home and watch my kids?**

If you would like to keep working, you can first request a family status accommodation. If you know the specific hours you will be available for work, give that schedule to your manager. If your manager will not schedule you within that availability, contact your shop steward or union rep.

If you do not want to work, then you should explain that to your manager if they are seeking voluntary lay-offs and request to be laid off. Again, please contact your union committee member or Union rep with any issues.

## **If I can't work so that I can take care of my child, will I get paid?**

YES! If the coronavirus has affected your childcare situation and therefore your ability to work, then you qualify for the new \$2,000 per month benefit through the government. This new "Canada Emergency Benefit" is available for working parents who must stay home without pay to care for sick children, sick elderly people, or children who are at home due to school closures.

- The amount will be up to \$2,000/month for 4 months.
- There will be an online application portal that will be available by April 6.
- The money should be available approximately 10 days after the application is filed.
- If you have already applied for EI but have not yet received funds, your application will automatically be transferred to a CERB application. You do not need to reapply.

## **Are there any other benefits I qualify for?**

Yes! There are two:

- 1) The Province announced a one-time \$1,000 payment to people who have lost income because of the virus. Anyone eligible for federal EI or the new \$2,000/month benefit will qualify.
- 2) The Canada Childcare Benefit will be going up by \$300 per child. You do not need to reapply if you have applied in the past, but you must have filed a tax return for 2018. If you have not applied for the CCB before, you need to apply at <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html>

# Q&A ABOUT CHILDCARE

**If I don't have a Union at my job, is my job protected if I have to leave to take care of my child?**

YES! The provincial government has amended the Employment Standards Act, ensuring that ALL workers can take unpaid, job-protected leave if they need to provide care to their minor child, a dependent adult who is their child, or a former foster child for reasons related to the virus. This includes school and daycare closures because of COVID-19. If you would like to speak confidentially to a Union Rep, please email [updates@local40union.com](mailto:updates@local40union.com) or text 604-813-2105.





# Q&A ABOUT UNSAFE WORKPLACES

## **What should I do if I do not feel safe going to work?**

If your employer is offering voluntary lay-offs, you should tell your employer that you would like to be voluntarily laid off. If your employer is not offering voluntary lay-offs, then you should tell your employer that you do not feel safe working and ask if you can be laid off. If your employer refuses, then please speak to your Union Representative about next steps.

## **What if my Employer asks me to go clean a hotel room and I do not feel comfortable?**

You should tell your Employer that you do not feel safe because of the virus and asked to be voluntarily laid off.

## **My manager told me that we might be getting quarantined health patients in our Hotel. What should I do?**

You should call your Union Rep immediately and make a plan. We are working with the BC Housing and health authorities to make sure that any hotels used as medical space MUST be safe work environments for our members.

## **What are the regulations that my company must follow on social distancing?**

According to WorkSafeBC, Employers should prioritize social distancing, including reconfigure the workplace where practicable, limit in-person meetings, limit worker travel, increase workplace cleaning with necessary supplies, and reinforce personal hygiene message to workers.

## **What if my boss isn't following the rules on social distancing at my workstation?**

If your employer is not following proper social distancing at your job, you should tell your employer you do not feel safe at work and you should contact your Union Rep.



# GOVERNMENT & COMMUNITY RESOURCES

## Quick Links

- BC Covid-19 Symptom Self Assessment Tool  
<https://bc.thrive.health/>
- Community Savings Credit Union - 6 Month Interest-Free Line of Credit  
<https://www.comsavings.com/Personal/AboutUs/Helping%20Hands/>
- BC Hydro Customer Crisis Fund  
<https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/customer-crisis-fund.html>

## Federal Resources

### Employment Insurance (Service Canada):

To apply for EI, go to

<https://www.canada.ca/en/services/benefits/ei/ei-regular-benefit/apply.html>

### Concerns regarding your Record of Employment

(ROE): If you are applying for EI and are having difficulty obtaining your ROE, collect as many pay stubs as possible and a T-4 form as an alternative. You can ask EI to create an Interim ROE.

### Recent Announcements:

For Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is:

- Waiving the one-week waiting period for those individuals in imposed quarantine that claim Employment Insurance (EI) sickness benefits. This temporary measure is in effect as of March 15, 2020.
- Waiving the requirement to provide a medical certificate (doctor's note) to access EI sickness benefits.

### New Benefit Announced: Canada Emergency Response Benefit (CERB):

The federal government has just announced that the CERB will replace two emergency programs announced previously. *This is a new benefit offering \$2,000/month for up to four months.* The new benefit is open to those who have lost their job, those who are sick or quarantined, parents staying home without pay to care for children, and those who have no income due to the COVID-19 slowdown but haven't been laid off yet. Anyone who made \$5,000 in the last year and has been off for 14 days may apply. It doesn't matter if you are eligible for EI or not. However, you cannot use both EI and the CERB. **The federal government will open applications on April 6.**

### EI Work Sharing Program:

The Government is implementing this program which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process. This was announced by the Prime Minister on March 11, 2020.

### Other Federal Assistance:

- **Child Care Benefit:** For families who require additional support, the Government is proposing to increase the maximum Child Care Benefit by \$300 per child this year only. Doubling the GST Tax Credit for modest income families: \$400 for single adults; \$600 for couples
- **Student debt:** Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.



# GOVERNMENT & COMMUNITY RESOURCES

- **Tax filing:** For individuals, the federal tax return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- **Home Mortgage:** The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately. Other special payment arrangements may be available.

## Provincial Resources

### BC Emergency Benefit for Workers:

A one time \$1,000 payment for those who have lost income because of COVID-19. This is for B.C. residents who receive E.I. or the new federal Canada Emergency Response Benefit. Applications for the one-time payment will open soon. The payment will be paid in May 2020.

### Rental Supplement:

The Province will help households by offering up to \$500 a month towards their rent. The rent will be paid directly to landlords on tenant's behalf. The supplement will be available to those impacted by the COVID-19 crisis but who do not qualify for existing rental assistance programs. Applications are NOT yet open. Check the link below in early April for more details.

<https://www.bchousing.org/news?newsId=1479155088004>

### Halting Evictions:

A landlord may not issue a new notice to end tenancy for any reason. However, in exceptional cases where it may be needed to protect health and safety or to prevent undue damage to the property, landlords will be able to apply to the Residential Tenancy Branch for a hearing.

### Halting Enforcement of Evictions:

Halts eviction notices issued by the Residential Tenancy Branch, except in extreme cases.

### Freeze on Annual Rent Increase:

Effective as of April 1.

### Freeze on BC Student Loans:

Starting March 30, 2020, B.C. student loan payments are automatically frozen for six months until September 30, 2020.

### Transit:

BC Transit Fares & Passes are not required.

### ICBC:

Customers on a monthly plan facing financial challenges due to COVID-19 may defer payment up to 90 days with no penalty.

See: <https://www.icbc.com/about-icbc/contact-us/Pages/covid-19.aspx>

**BC Hydro** introduced a COVID-19 Customer Assistance Program for customers experiencing hardship during the coronavirus outbreak which provides customers the option to defer bill payments or arrange for flexible payment plans with no penalty. Customers are encouraged to call BC Hydro at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options. Customers facing temporary financial hardship and possible



# GOVERNMENT & COMMUNITY RESOURCES

disconnection of their service due to job loss, illness, or loss of a family member may also be eligible for BC Hydro's Customer Crisis Fund, which provides access to grants of up to \$600 to pay their bills.

## Local and Municipal Resources

### Property tax payments delayed:

The City of Vancouver has announced that property tax payments will be deferred for 60 days.

## Community Resources

### 6-Month Interest-Free Line of Credit:

Community Savings Credit Union is offering a line of credit up to \$2,500 to Union Members who have been laid off or facing reduced hours due to COVID-19. This is being offered to members and non-members of the credit union. Non-members will be asked to join the credit union to obtain the credit line. For more information, go to:

<https://www.comsavings.com/Personal/AboutUs/Helping%20Hands/>

## Disclaimer

The information on government and community resources above is constantly changing. This fact sheet was last updated March 30, 2020. Please check out the link below for the latest updates:  
[www.uniteherelocal40.org/2020/03/covid-19-government-resources-other-information/](http://www.uniteherelocal40.org/2020/03/covid-19-government-resources-other-information/)





# JOB OPPORTUNITIES FOR LOCAL 40 MEMBERS



Local 40 has been working with Compass Group to allow for Local 40 members to be offered positions IMMEDIATELY in area hospitals as casual cleaning employees.

Casual Employees needed at the following locations: Vancouver Metro Area, Squamish, Comox, Campbell River, Whistler, Saanich, Victoria, Nanaimo, Sechelt, Powell River.

Pay Rates vary slightly but start at \$17.10 per hour for approximately 40 hours per week and possibly Overtime.

Compass will continue to pay for your Local 40 Health Care Benefits.

You will become a member of HEU and pay Union Dues equal to 2.1% of monthly earnings plus a \$5 Initiation Fee.

Compass will provide TRAINING so that you are able to perform your duties safely.

If you are interested in pursuing these job opportunities, please go to:  
<https://eztxt.s3.amazonaws.com/83756/widgets/5e751e8f2d0414.84493684.html>



# UNITE HERE!



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