

COVID-19: FREQUENTLY ASKED QUESTIONS

Federal Government Supports

Important notes:

- The following information is only a navigational brief from CDHA, it is current **as of April 8, 2020 [5:00 PM Eastern]**.
- Detailed eligibility, application information and other FAQs can be found by visiting government web pages site for the latest information. Government processing agents will determine your eligibility, specific coverage and provide direction. Be patient as lines of communication will be very busy.
- We know that members have additional specific questions that have not yet been clarified. Your patience is appreciated as CDHA works to bring feedback to government on behalf of members. It is expected that the government may continue to announce further adjustments and modifications over time.

Canada Emergency Response Benefit/CERB (available to workers)

- Provides temporary income support for those who have stopped working because of COVID-19 - provides \$500 a week for up to 16 weeks. The benefit is available for the period from March 15, 2020 to October 3, 2020.
- If you became eligible for EI regular or sickness benefits on March 15, 2020 or later, your EI claim will be automatically processed through the Canada Emergency Response Benefit.
- Learn more about the eligibility criteria and how to apply [here](#).
- Tip: Read the government's latest web page with questions and answers for more details, including answers for those on special benefits such as maternity/parental.

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Employment Insurance/EI (regular, sickness, maternity and parental)

- Learn more about the eligibility criteria and how to apply [here](#).
- Employment Insurance sickness benefits provide up to 15 weeks of income replacement and is available to eligible claimants who are unable to work because of illness, injury or quarantine, to allow them time to restore their health and return to work.
- Tips
 - Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you have not yet received your Record of Employment (ROE). If an employer does not issue the ROE electronically or give you a paper form, Service Canada can help you.
 - Self-employed Canadians can access EI special benefits by entering into an agreement, or registering, with the Canada Employment Insurance Commission. Note that applicants must wait 12 months from the date of their confirmed registration before applying for EI special benefits. Click [here](#) for more information.

Canada Emergency Wage Subsidy/CEWS (for eligible employers)

- Available to eligible employers that see a drop of at least 15% of their revenue in March 2020 and 30% for the following months.
- To help businesses keep and return workers to their payroll through the challenges posed by the COVID-19 pandemic, the subsidy provides a 75% wage subsidy for eligible remuneration paid for the period between March 15 and June 6, 2020.
- Employers are expected to make their best effort to top-up employees' salaries to bring them to pre-crisis levels.
- Employees cannot receive CERB if they receive employment income.
- First payments are expected to take 3 to 6 week.
- For more background on the subsidy, learn more [here](#). Businesses should contact their financial institution to apply for these loans.

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Canada Emergency Business Account/CEBA (for employers)

- Tip: May be an option for dental hygiene business owners.
- Provides interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced.
- To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019.
- This program will roll out in mid-April. Interested businesses should work with their current financial institutions.
- For more information, learn more [here](#).

Business Credit Availability Program

- Tip: May be an option for dental hygiene business owners.
- Provides \$40 billion of additional support through the Business Development Bank of Canada (BDC) and Export Development Canada (EDC). BDC and EDC are working with private sector lenders to coordinate on credit solutions for individual businesses in various sectors.
- These programs will roll out in mid-April. Interested businesses should work with their current financial institutions.
- For more background on the program, learn more [here](#).

Canada Student Loans

- Suspension of repayments of Canada Student Loans in place from March 30 to September 30, 2020.
- Learn more [here](#).

Provincial and territorial supports for workers

- See the latest highlights [here](#).