

Updated September 1, 2020

## Relief Grant Questions and Answers

### ***Q1. What is the Canada Emergency Response Benefit (CERB) or the Employment Insurance Emergency Response Benefit (EI-ERB)?***

A1. The CERB or the EI-ERB is a taxable benefit that provides temporary income support to workers who have stopped working related to COVID-19. It is jointly administered by Service Canada and the Canada Revenue Agency (CRA). The benefit is \$500 per week for a maximum of 28 weeks for individuals who are eligible for Employment Insurance (EI) regular or sickness benefits, or who have recently exhausted EI regular or fishing benefits. The Federal Government allows individuals to receive up to an additional \$1,000 per month in income, and still be eligible for CERB/EI-ERB benefits. This benefit is available if you are out of work due to COVID-19 in the period of March 15, 2020 to October 3, 2020 and can be applied no later than December 2, 2020 for payments retroactive to within that period. The EI-ERB is the same benefit as the CERB, however the EI-ERB is administered by Service Canada and the CERB is administered by CRA. Visit <https://www.canada.ca/en/services/benefits/ei/cerb-application.html> for more information or to apply for CERB/EI-ERB benefits.

### ***Q2. What is Relief Grant benefit?***

A2. The Relief Grant is an emergency financial assistance benefit for eligible IBEW Local 353 members who are in receipt of the CERB. This benefit will be paid from the benefit plan and is payable to eligible members effective March 15, 2020. The Relief Grant amount is \$150 per week for a maximum of 28 weeks up to no later than October 31, 2020. A retroactive payment amount will be provided if you are eligible for one.

### ***Q3. Can I apply and receive the Relief Grant and still be eligible to collect CERB?***

A3. Yes. If you are able to provide a proof of receipt of CERB, you can apply and receive the Relief Grant. If you apply for CERB on or after October 4, 2020 but prior to December 3, 2020 and receive retroactive payment of CERB, you would also be eligible to receive the retroactive Relief Grant of \$150 per week for the same number of weeks you were qualified to receive the retroactive CERB payments.

### ***Q4. Will a retroactive payment disqualify me from CERB given it will be more than \$1,000 in one month?***

A4. No. The payments are reflective of money you would have otherwise been able to receive earlier and should not disqualify you from CERB.

**Q5. Is the Relief Grant taxable?**

A5. Yes, the Relief Grant is a taxable benefit, however there will be no income tax taken off your payment. You will receive a T4A slip next year for the amount of Relief Grant paid to you, and depending on your tax situation, you may find you owe taxes due to these payments.

**Q6. Can I receive my Relief Grant by electronic payment?**

A6. Yes. You have the option of receiving your Relief Grant by cheque or e-transfer. Please ensure your current address is on file and any email address that you provide for an e-transfer is clear and readable and is accessible only by you.

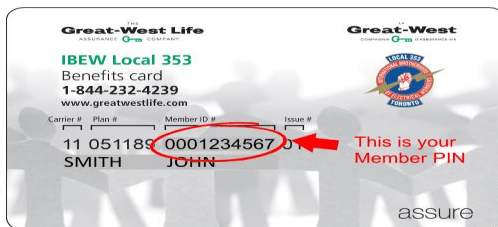
**Q7. How does an e-transfer work?**

A7. Accepting an e-transfer is pretty straight forward. All you need is to be signed up for on-line banking with your financial institution and have an email address. When your payment is ready, you will receive an email from RBC indicating that you have a payment from IBEW Local 353 – Relief Grant. Once you receive this email:

1. There will be a box to click to accept the transfer. Please click this box.
2. Select your financial institution by clicking on it, and login as you normally would.
3. Once logged in, if you are not signed up for Auto Deposit, you will be asked to answer a security question to deposit your payment.
4. The answer to the security question will be the last five digits of your personal identification number (PIN) found on your Great West Life/Canada Life benefit card, excluding the two-digit version number (e.g., -01)
5. You must accept the e-transfer before the expiry date indicated in the email notification.

If you are already set up for Auto Deposit with your financial institution you will not have to provide a password to have the money deposited, and you will receive an email confirmation of the deposit.

Your PIN# is located on your drug card as shown:



If you are not set up for Auto Deposit, you can set your account up to automatically deposit e-transfers without needing a password. Simply find the e-transfer function within your on-line banking and select “Manage Auto Deposit” and follow the instructions to allow Auto Deposits. This will eliminate the need for you to remember or find your PIN.

**Q8. What happens if my password does not work?**

A8. The easiest way to deposit e-transfers is to set up Auto Deposit for e-transfers (see Q7. above). However, if you have not done that, and your password as described above is not working please contact TEIBAS at [members@teibas.com](mailto:members@teibas.com) or 416-637-6789.

***Q9. What happens after I have received the CERB/Relief Grant for the full extent possible (28 weeks) and I am still unable to work?***

A9. It is our understanding at this time that once your CERB payment ends, you would be moved to the EI program, if eligible. If you are not eligible, the Federal Government is introducing other programs you may qualify for if you are not currently working.

***Q10. Do I have to report my Relief Grant payments when I first apply or when I re-apply to continue the CERB/EI-ERB benefits?***

A10. We understand that when you apply or re-apply to continue CERB, you are only required to confirm that you are eligible for the benefit. At this time applicants are not being required to report income. As per question four above, the Relief Grant payment will not exceed the amount you are eligible to earn while receiving CERB.

For all questions related to the CERB/EI-ERB benefits visit:

<https://www.canada.ca/en/services/benefits/ei/cerb-application.html> or  
<https://www.canada.ca/en/services/benefits/ei/cerb-application/questions.html>

For all questions regarding the Relief Grant available to members of the IBEW Local 353, visit [ibew353.org](http://ibew353.org) or submit an email inquiry to [reliefgrant@lu353.ca](mailto:reliefgrant@lu353.ca).

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