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## *Employment Insurance Benefits for Self-Employed People*

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Self-employed Canadians (citizens and permanent residents) can now access Employment Insurance (EI) special benefits if an agreement with the Canada Employment Insurance Commission through Service Canada is entered into.

There are four types of EI special benefits: maternity, parental, sickness and compassionate care.

### Application information

An agreement may be entered into anytime after January 31, 2010 either online using "My Service Canada Account" option on the Service Canada website or at any Service Canada Centre.

### EI Premiums

For a person operating a proprietorship the EI premiums are based on net self-employment income (that is, self-employment income after deducting expenses). For a person who controls more than 40% of a corporation's voting shares EI premiums are based on this person's gross employment income as reported on a T4 slip. Dividend income does not qualify.

For 2011 the EI premiums are 1.78 for every \$100 of income up to a maximum of \$786.76. The maximum insurable earnings are \$44,200.

### Frequently Asked Questions

1. After I register how long do I have to wait before I can access the benefits?

12 months.

2. If I register can I cancel my participation?

Yes if you have never received EI benefits as a self-employed person. If you have received benefits then you will have to continue to pay EI premiums for the entire duration of your self-employed career.

3. When are the premiums payable?

April 30<sup>th</sup> of the following year. That is, if you register in 2011, then your EI premiums for 2011 will be due April 30, 2012.

4. Does my date of registration affect my EI premiums paid?

No. EI premiums will be payable on your self-employment income for the entire year regardless of the date you register.

**For more information call Service Canada at 1-800-206-7218 or visit Service Canada's website (address below) at <http://www.servicecanada.gc.ca/eng/sc/ei/sew/index.shtml>**