



FFAW | UNIFOR
Fish, Food & Allied Workers

The Top 10 Need to Know Facts Fishing EI Benefits

Not knowing the rules can cost you
thousands of \$\$\$\$\$\$ in benefits.
So get the facts.

1. How much money do I need to qualify for a fishing claim?

- This depends on if you are new to fishing, haven't been in the fishery for a while, and where you live (the local unemployment rate).
- New entrant (new to fishing, returned to industry): \$5,500.00 in insurable earnings.
- Most harvesters: Minimum of \$2,500 up to \$4,200 (depending on where you live and the local unemployment rate.)

2. What does the unemployment rate have to do with the amount of money I need to qualify or the amount I need to earn to collect maximum benefits?

- Our province is divided into two unemployment zones or regions: the St. John's region and the Newfoundland and Labrador region.
- Most harvesters live in the Newfoundland and Labrador region (The St. John's region includes surrounding communities such as Mount Pearl, Torbay etc.)
- The higher the unemployment rate, the fewer earnings you will need to qualify for benefits. Please see table A. maximum EI benefit



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TABLE A
Minimum Insurable Earnings Required for Fish Harvesters
(with fishing labourforce attachment)

Regional Rate of Unemployment	Insurable Earnings in \$
over 13%	\$2,500
more than 12%, but not more than 13%	\$2,700
more than 11%, but not more than 12%	\$2,900
more than 10%, but not more than 11%	\$3,200
more than 9%, but not more than 10%	\$3,400
more than 8%, but not more than 9%	\$3,600
more than 7%, but not more than 8%	\$3,800
more than 6%, but not more than 7%	\$4,000
6% and under	\$4,200

- EI Benefits are calculated by dividing your insurable earnings by the regional divisor. The divisor (14 to 22) is determined by the **LOCAL UNEMPLOYMENT RATE**. See Table B.
- The unemployment rate in the St. John's region has been dropping over the past number of years and this means fish harvesters in this region need more fishing income to qualify for EI benefits or to collect maximum benefits.
- The divisor, like the amount of earnings to qualify, is based on the regional rate of unemployment. The lower the unemployment rate, the higher the divisor.
- For most of the province, excluding St. John's, the divisor has remained at 14 (the minimum under the legislation). That's because the unemployment rate has stayed above 13%.
- The following table will give you an idea how the divisor can fluctuate. The third column highlights how much an individual fish harvester needs in *insurable earnings* in order to collect maximum fishing U.I. benefits.

(Basically, it works out to be the divisor x \$995.00). Maximum insurable earnings for EI purposes increased to \$51,700 annually in 2018.

- The maximum insurable earnings increased to \$51,700.00 and the maximum EI benefit increased to \$547.00 weekly in January 2018.

TABLE B
Divisor Table

Unemployment Rate	Divisor	Insurable Earnings* needed to get maximum U.I. benefits
6% and under	22	\$21,890 (22x \$995)
Over 6% to 7%	21	\$20,895 (21x \$995)
Over 7% to 8%	20	\$19,900 (20x \$995)
Over 8% to 9%	19	\$18,905 (19x \$995)
Over 9% to 10%	18	\$17,910 (18 x \$ 995)
Over 10% to 11%	17	\$16,915 (17 x \$ 995)
Over 11% to 12%	16	\$15,920(16 x \$995)
Over 12% to 13%	15	\$14,925 (15 x \$995)
Over 13%	14	\$13,930 (14 x \$995)

3. How are my benefits calculated?

- Once the divisor is determined, total earnings in the qualifying period (31 weeks before filing for benefits or the period since you last filed for benefits, if it is less than 31 weeks) are divided by the divisor and multiplied by 55%.
- Example: \$8,500.00 (earnings) divided by 14 = \$607.14 x 55% = \$334 weekly EI benefits.

4. What is the qualifying period?

- The qualifying period is the period in which your earnings must fall. It can change based on when you file for benefits.
- The qualifying period is the 31 weeks prior to opening a claim or the period since the beginning of your last benefit period, if less than 31 weeks.

- Only earnings in this period are used to calculate your rate.

5. Can I open two claims in a year?

- Yes, if you have enough earnings (income) and if those earnings fall in your qualifying period.
- **With enough earnings, fish harvesters can open a winter and summer claim.** *(Please see attached table.)*
- Winter claim:
 - can be opened any time after October 1st;
 - in order to receive the maximum number of weeks from a fishing claim, you have to file by December 1st because you can only collect benefits until June 15th. Some harvesters actually end up cancelling this claim in order to open a second claim because of the weeks in which their earnings fall.
 - you can still file for winter benefits any time after December 1st. *(BUT remember that your qualifying period changes based on when you file for benefits. The date you file for benefits also starts the qualifying period for your next claim.)*
 - you have until June 15th to collect your maximum 26 weeks of benefit from a winter claim. But you can cancel a claim at any time and establish another claim if it is to your benefit.
- Summer Claim:
 - can be opened any time after April 1st. If you are currently on a winter claim, you can cancel that claim (as long as it is a fishing claim) and open a new summer claim.
 - you can open a summer claim as long as you have enough earnings in the 31 weeks prior to filing for benefits.
 - you have until December 15 to collect 26 weeks of benefits.

6. Can I cancel a fishing claim in order to open another claim?

- Yes. You can cancel a fishing claim at any time and open another claim, as long as you have enough earnings to do so.

7. I've heard about opening two claims and splitting my earnings. How does this work?

- **Don't delay filing (mailing) your application for Fishing E.I. benefits.** Waiting to apply for benefits until weeks after you have requested a record of employment from the fish buyer or weeks after you have earned enough for a decent EI claim may cost you thousands of \$\$\$\$ down the road in EI benefits.

- There have been numerous cases of fish harvesters who failed to qualify for a winter claim. (eg. They filed a claim for benefits in December only to find out that delaying the filing of the previous claim in June meant they did not have enough earnings for the December claim because all their earnings fell into the qualifying period for the June claim.)
- You **do not** need an ROE to apply for benefits. You can apply and submit the Record of Employment or Record of Earnings at a later date. The key is to apply/file claim with local HRDC office or through the mail once you have requested a ROE from the fish buyer.
- The date you apply for benefits determines your qualifying period. The qualifying period is the 31-week period prior to filing for benefits (or since your last benefit period was established). This period is examined to determine a person's earnings and benefit rate. Once you have applied for benefits, any earnings you have from fishing will be used towards a future claim. When you delay filing, earnings that you thought could be used for a future EI claim will be ineligible.
- **Dates to remember:** A fish harvester can open a claim for summer benefits any time after April 1st. Once the claim has been filed, any fishing income earned after that claim has been opened will be used towards the next claim for benefits. A winter claim can be opened any time after October 1st. Any income earned after you open the winter claim can be used towards your next summer claim. Don't forget to report your earnings exactly if you are fishing.
- **Example:**

Earned \$12,525.00 from fishing between April 15th and June 10th. Requested Record of Employment from the buyer for this period.

Continued to fish without applying for E.I. benefits.

Did not apply for benefits until July 15th.

Between June 10th and July 15th, you earned another \$8,500.00.

After July 15th and until the end of the fishing season you earned \$5,000.00

Because you waited until July 15th to apply (file a claim for benefits), the earnings up to and including the 15th of July will be considered earnings for the summer claim. Only those earnings from fishing that were accumulated after you applied for benefits (in other words only the \$5,000.00) will be used to calculate your benefit rate for the winter claim.

The result: Your winter claim is based on only \$5,000 income instead of \$13,500.

8. What happens if a fishing trip starts in one week and ends in another week and I have an EI claim open?

- A week for the purposes of reporting earnings on you EI claim is Sunday to Saturday. If you start a fishing trip on a Friday or Saturday and return to port on a Monday or Tuesday then any fishing earnings must be reported as having occurred in two separate weeks.
- Example: You earned \$1,000 in a fishing trip that started on a Saturday and ended on a Monday. This means Saturday is in one week and Sunday and Monday fall into the second week. The \$1,000 is split among the three days for purposes of reporting earnings. Therefore, earnings are reported as \$333 in one week and \$667 for the other week.

9. What happens if I have fishing earnings and earnings from regular employment? How will this affect my EI claim?

- When you file for EI benefits, your employment history is examined. If you have enough hours of work on land, you will automatically be set up on a Regular claim for benefits, but if your earnings from fishing fall within the qualifying period too, they will be used to help boost your benefit rate.
- If you do not qualify for a Regular claim (because you didn't have enough hours), but do qualify for a Fishing EI claim, any earnings from regular employment will also be used in the calculation of your rate, as long as those earnings fall in the qualifying period.
- But remember: if you become eligible for regular benefits, you can not down the road cancel that regular claim for benefits in order to establish a fishing claim. You must collect all the benefits in which you are entitled.

10. Depending on my annual income, will I have to pay back any EI benefits?

- Yes. At the time you file your income tax return, depending on your net income and if you were paid regular benefits, including regular fishing benefits, you may be required to repay some of the EI benefits you received.

If your 2018 net income from all sources exceeds \$64,625 you will be required to repay 30% of the lesser of:

- your net income in excess of \$64,625 or
- the total regular benefits, including regular fishing benefits, paid in the taxation year.

NOTES

- \$ You can cancel a fishing claim and open a new fishing claim if you feel it is to your advantage and you meet qualifying criteria.
- \$ Insurance earnings include all fishing income from an enterprise after 25% has been deducted from total gross sales. It can also include earnings from Aland@ employment.
- \$ Beware of clawback rules:
Fish harvesters, like all other claimants, are subject to a \$64,625 clawback threshold. Once you have earned this much in a year, you will have to repay 30% of every dollar above the threshold. This is determined at tax time. Example: if total annual income is \$65,500.00, you will have to pay back 30% of \$2,000 or \$600 at tax time.

GET THE FACTS

- \$ You must get a ROE (Fishing Record of Employment) from your buyer(s), but you can file a claim without the ROE and submit it when you receive it. It is critical to file a claim right away as it is the filing of the claim that determines the qualifying period, the benefit period, and your next qualifying period. Filing at the right time, cancelling a claim, if needed, can make a difference in thousands of dollars in EI benefits or in you qualifying for any benefits.

Please contact your FFAW-Unifor staff representative if you have any questions.



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Qualifying Period (31 weeks)	October 1 - earliest winter EI claim can be opened	Winter Benefit Period (Also Qualifying period for Summer claim)	April 1 - earliest summer EI claim can be opened	Summer Benefit Period - (Qualifying period for Winter claim)	Winter Benefit Period
<p>* The Qualifying Period changes based on when you open/file a claim with local employment office.</p> <p>The Qualifying Period is the 31 weeks prior to filing or the number of weeks since the beginning of your last benefit period if less than 31 weeks.</p> <p>Only earnings that fall in the Qualifying Period are considered in calculating a person's weekly benefit.</p>	<p>* You can open your winter claim any time after October 1st, but in order to receive full 26 weeks of benefit you must file by December 1st. You can still file for winter benefits any time after December 1st.</p>	<p>* Includes 1 - week waiting period commencing 2017</p> <p>* 26 weeks is the Max. # of weeks of benefits you can collect;</p> <p>* You have until June 15 to collect 26 weeks of benefits (if you file on October 1st you have between 36-37 weeks excluding waiting period to collect the 26 weeks of benefit);</p> <p>* Earnings during this period should be reported Aexactly@.</p> <p>* Weeks with earnings and no U.I. extend benefit period, but the winter benefit period can only be extended to June 15th, even if you have fewer than 26 weeks of benefits collected.</p> <p>* Earnings during this period (i.e. while you are on a winter claim) can be used towards a summer claim.</p> <p>Note: You can cancel a fishing claim for benefits at any time and open a new claim for benefits. You cannot, however, cancel a claim for regular benefits and open a fishing claim. You must first exhaust the regular claim. Some harvesters have lost thousands of dollars in benefits because by the time they were able to file for a fishing claim, following the end of a regular claim, some or all of their fishing earnings were outside the 31-week qualifying period.</p> <p>Some harvesters cancel claims before they have collected the full 26 weeks in order to ensure all earnings in the 31-week window are considered for their next claim for benefits.</p>	<p>If you earned enough since your last benefit period (claim) began, or in the last 31 weeks, you can open a second claim - a summer claim.</p> <p>This claim can be opened any time after April 1st. You have until the week of December 15th to collect 26 weeks of benefits. Some harvesters end up cancelling claims before they have collected the full 26 weeks in order to ensure all earnings in the 31-week window are considered.</p> <p>Fishing claims can be cancelled at any time.</p> <p>Fish harvesters do not need a seven-day interruption of earnings. Just ask the plant/buyer for an ROE, marked requested by fisher. Once you file, you will have to serve a two-week waiting period, but this does not have to be served immediately following the opening of a claim.</p>	<p>Max. 26 weeks of benefits;</p> <p>You have until December 15th to collect 26 weeks of benefits;</p> <p>Earnings should be reported exactly;</p> <p>Earnings during this period can be used towards a winter claim. But you need to file for summer claim as soon as possible as it is the opening of the claim that starts your winter qualifying period.</p> <p>Once this benefit period has ended or you have cancelled the claim, you can file for a winter claim with earnings you have had in the last 31 weeks or since beginning of last benefit period.</p>	<p>You can file as early as October 1st.</p> <p>The key to filling two claims is making sure your earnings from fishing are divided in two separate qualifying periods.</p> <p>NOTE: Remember, you determine your qualifying period when you file.</p>

