

Many of you have been asking for advice on staffing during Covid-10 pandemic. First of all, we trust that money budgeted for staff expenses will see you through this difficult period. However, did you know your church is eligible for a wage subsidy provision announced recently by the federal government? <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/frequently-asked-questions-wage-subsidy-small-businesses.html>. This is the time when our pastors are needed more than ever! During a time of crisis, it is essential that we do all we can to empower our pastors to offer pastoral care even if through digital and social mediums. Even while not physically meeting each Sunday, there are alternative ways for your members to still give through pre-authorized banking or by e-transfer. For a list of additional resources, visit our website at www.cbwc.ca and click on our March 20 Covid-19 response.

Having said this, some churches have asked whether it is possible to continue providing health benefits if they are to temporarily lay off staff. The answer is “yes”. Our HR consultant advised us that EI is concerned with insurable earnings, not the maintenance of benefit plans. As long as the insurable earnings cease (resulting in the need to issue an ROE) and no subsequent insurable earnings are paid (which would require an updated ROE) than Service Canada will adjudicate the EI claim based on the insurable earnings identified on the ROE at the time of layoff. Many employers offer employees who go on maternity/parental leave the option of maintaining their benefit coverage during their unpaid leave. Employees who elect to maintain their benefit coverage during maternity/parental leave don't adversely impact their eligibility for EI benefits. The same is true if the employee is on unpaid temporary layoff because in both cases there are no insurable earnings (employees will be able to retain health benefits during the temporary layoff period).

As EI only pays 55% income, there is a way to top-up income to 95% by registering a Supplemental Unemployment Benefit Plan (SUB) through Service Canada. Employers can use the SUB plan to increase their employees' weekly earnings when they are unemployed due to a temporary stoppage of work, illness, injury or quarantine. Payments from SUB plans that are registered with Service Canada are not considered as earnings and are not deducted from EI benefits (pursuant to subsection 37(1) of the *EI Regulations*).

SUB plans are registered by Service Canada through the SUB program. The registration date is the date the application for SUB plan is submitted by the employer and must be registered before the effective date. For a sample supporting letter, contact Louanne Haugan at lhaugan@cbwc.ca.

Currently, SUB plan requirements have not been relaxed in the face of Covid-19. Therefore, until a plan is registered, the EI program would consider any amounts paid by the employer to be earnings, which are subject to claw back. To find out more, visit:

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers-supplemental-unemployment-benefit.html>

For additional HR resources specific to the province of Alberta but still helpful for all [click here](#).