



PROGRAM ROADMAP

COVID-19 Assistance Programs for Dental Offices and Staff

The following are some of the new and existing programs the Federal Government has available to help mitigate the current business disruption for dental offices, their associates and employees due to the COVID-19 outbreak.

Information is current as of April 16th, 2020.

A full list of these initiatives can be found here: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

FOR DENTAL OFFICES

Employer Resources

Canada Emergency Wage Subsidy

What is it?

The Canada Emergency Wage Subsidy is a three-month measure that will cover a significant portion of salaries for qualified businesses.

The Government will pay 75% of the first \$58,700 that an employee earns, which equates to a subsidy of \$847 per week per employee.

The subsidy is retroactive to March 15, 2020, and available through June 20, 2020.

Who can apply?

All employers are eligible, including large and small enterprises, sole proprietors and partnerships, as well as non-profit organizations and registered charities.

For the month of March, employers applying will need to demonstrate that revenues have declined by 15% or more. This can be done by comparing against revenues for the same months last year, or to January and February of 2020. For subsequent months, they will need to show a reduction of 30% of revenues.

Eligible remuneration may include salary, wages, and other remuneration like taxable benefits.

Employers eligible for the Wage Subsidy are entitled to receive a 100% refund for certain employer contributions to Employment Insurance, the Canada Pension Plan, the Quebec Pension Plan, and the Quebec Parental Insurance Plan paid in respect of employees who are on leave with pay.

Employers are strongly encouraged to rehire staff, and top up the remaining 25% of the employee's salary.

Employers will need to reapply each month.

How to apply:

A portal will be available April 27, 2020. Funds will begin to be dispersed in the week of May 4, 2020.

The portal will be managed through the Canada Revenue Agency, and applicants are encouraged to ensure that they have access to their CRA My Account before beginning the process.

[More information](#)

Supplemental Unemployment Benefit Program

What is it?

Employers can use a Supplemental Unemployment Benefit (SUB) plan to top-up their employees' weekly earnings when they are unemployed due to a temporary stoppage of work. Payments are not considered earnings and are not deducted from EI benefits.

Who can apply?

Employers undergoing a temporary stoppage of work due to training, illness, injury or quarantine.

How to apply:

SUB plans are registered by Service Canada. Plans must be registered before their effective date. Officers from the SUB program assess employers' SUB plans against the requirements set out in the EI Regulations. SUB program Officers also help employers develop SUB plans that meet the requirements of the EI Regulations.

[More information](#)

Work-Sharing Program

What is it?

Work-Sharing (WS) is a program that helps employers and employees avoid layoffs when there is a temporary decrease in business activity beyond the control of the employer. The program provides EI benefits to eligible employees who agree to reduce their normal working hours and share the available work while their employer recovers. Work-Sharing is an agreement between employers, employees and the Government of Canada.

The Government of Canada has put in place Work-Sharing (WS) temporary special measures for employers affected by the downturn in business due to COVID-19.

Who can apply?

Typically used for forestry and steel workers, this program has been extended to all employers from March 15, 2020 to March 14, 2021, and the maximum possible duration of an agreement has been extended from 38 weeks to 76 weeks.

How to apply:

Employers must submit an application to a work-sharing agreement and a Work-Sharing Unit Form to the relevant regional Service Canada office.

[More information](#)***Business Resources*****Canada Emergency Business Account (CEBA)****What is it?**

The Canada Emergency Business Account will provide 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 \$20,000 to \$1.5 million in total payroll in 2019. (**Note:** These amounts were amended on April 16, 2020 from \$50,000 and \$1 million.)

Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

How to apply?

Business owners can apply for support from the Canada Emergency Business Account through their banks and credit unions.

Dental offices seeking support through CEBA should contact the financial institutions with whom they have a pre-existing relationship, so that the financial institutions can assess their case.

[More information](#)

Flexibility for Businesses Filing Taxes

What is it?

The deadline for businesses to pay any income tax amounts that become owing or due after March 18, 2020 and before September 1, 2020 has been extended to September 1, 2020. This means you will not be assessed any penalties or interest if your balance due is paid by September 1, 2020.

[More information](#)

FOR DENTAL OFFICE EMPLOYEES

Canada Emergency Response Benefit (CERB)

What is it?

This taxable benefit would provide \$2,000 every 4 weeks for up to 16 weeks to eligible workers who have lost their income due to COVID-19.

Who can apply?

CERB will cover Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19, as well as working parents who must stay home without pay to care for children who are sick or at home because of school and daycare closures.

It will apply to wage earners, as well as contract workers and self-employed individuals who would not otherwise be eligible for Employment Insurance (EI).

Note: On April 15, 2020, the eligibility rules were changed to allow individuals to earn up to \$1000 per month while collecting the CERB.

How to apply:

Apply at the [CERB portal](#).

The portal will be managed through the Canada Revenue Agency, and applicants are encouraged to ensure that they have access to their CRA My Account before beginning the process.

[More information](#)

Employment Insurance – Sickness Benefit

What is it?

Employment Insurance sickness benefits can provide you with up to 15 weeks of financial assistance if you cannot work for medical reasons. You could receive 55% of your earnings up to a maximum of \$573 a week.

Who can apply?

Those who are sick, quarantined or have been directed to self-isolate due to COVID-19.

How to apply:

Complete an online application as soon as possible after you stop working. As part of the COVID-19 response, the government of Canada will waive the requirement to provide a medical certificate to access EI sickness benefits, as well as the one week waiting period.

[More information](#)

Employment Insurance – General Benefit

What is it?

Employment Insurance (EI) provides regular benefits to individuals who lose their jobs through a shortage of work or lay-offs and are available for and able to work, but can't find a job.

Who can apply?

Employees who were employed in insurable employment, lost their job through no fault of their own, and have been without work for at least seven days, and have worked for the required number of insurable employment hours in the last 52 weeks.

How to apply:

Review the requirements and collect the necessary information [here](#), and click on “Apply” to begin your application.

[More information](#)

Key Links:

Canada’s COVID-19 Economic Response Plan: <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Finance Canada - <https://www.canada.ca/en/department-finance/economic-response-plan.html>

Canada Revenue Agency (Income Tax Issues) - <https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update.html>

Employment and Social Development Canada (Employment Insurance Issues) - <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Canadian Payroll Association – Frequently Asked Questions:
<https://payroll.ca/PDF/Resources/Payroll-and-Covid19-Infoline.aspx>