

# Can you get EI benefits even if you have a pension?

**With a \$4,000/month pension, this reader shouldn't expect to receive EI. Here's why**



by Janet Gray Aug 2, 2018

**Q:** I would like to know if qualify for employment insurance benefits (EI). I will be completing a salary continuation at the end of this month as the bank I worked at gave me a package. I lost my job through no fault of my own. I will be getting a company pension of approximately \$4,000 per month commencing June 1. I will also be leaving the country for three months for a planned vacation. Can I apply for EI when I get back? Would I get EI given my monthly pension? I'd appreciate your advice.

—*Donna*

**A:** Donna, this is a question that comes up frequently. Employer pensions generally constitute “earnings” that will reduce your entitlement to EI benefits and must be reported to Service Canada. These types of earnings are deducted from your EI benefits.

While you are able to apply for EI (if able to work and looking for employment), most/or all of the EI benefit would be deducted due to the reported pension income you receive. You could delay receiving your pension but you would then only receive up to a maximum EI benefit of \$547 weekly.

It appears unlikely that you would receive EI at the same time as your pension benefit but be sure to confirm this with Service Canada.

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