

An Employment Insurance (EI) Reduction Program for Employers is designed to encourage companies to offer their employees a short-term disability plan that exceeds the EI sickness benefits. This program allows employers to reduce their EI premiums if they meet certain criteria set by the government.

### Key Features of the Program

#### Premium Reduction

\* Employers can reduce the EI premiums they pay by offering a qualifying short-term disability plan to their employees, which is considered superior to the EI sickness benefit.

#### Qualifying Plans

For an employer to qualify for the premium reduction, the short-term disability plan offered must:

- \* provide benefits equal to or better than the EI sickness benefit
- \* start paying benefits within a set timeframe, typically earlier than the EI sickness benefit
- \* cover employees for a minimum number of weeks, often the same or more than the EI sickness benefit

#### Application Process

- \* Employers must apply for the EI Reduction Program through Service Canada
- \* The application must include details of the employer's short-term disability plan
- \* Service Canada will assess the plan to determine if it qualifies for the premium reduction

#### Savings for Employers

\* Employers who qualify for the reduction pay lower EI premiums, thereby saving them a percentage of the contributions they make on behalf of their employees

### Benefits for Employers & Employees

**Employers** save on EI premiums while offering superior benefits to their employees

**Employees** benefit from better coverage than standard EI sickness benefits, often receiving support sooner and for a longer period of time

For more information on this program, click this link: [EI Premium Reduction Program](#)

*\* This is not a legal document, and is intended solely for informational purposes.*