



Caregiver and Survivor Benefits

By: [CVH Team](#)

Caregiver benefits

Caregiver benefits through Canada Employment Insurance

Since 2004, the Government of Canada has offered a [Compassionate Care Benefit](#) to Canadians who need time off from work to care for a seriously ill family member.

Compassionate care benefits are Employment Insurance (EI) benefits paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death within 26 weeks (six months). A maximum of 26 weeks of compassionate care benefits may be paid to eligible people. You can receive compassionate care benefits for up to a maximum of 26 weeks if you have to be absent from work to provide care or support to a gravely ill family member at risk of dying within 26 weeks. If you are unemployed and already receiving EI benefits, you can also apply for compassionate care benefits.

To be eligible for compassionate care benefits, you must be able to show that:

- your regular weekly earnings from work have decreased by more than 40 percent; and
- you have accumulated 600 insured hours of work in the last 52 weeks, or since the start of your last claim (this period is called the qualifying period).

To receive compassionate care benefits, **you must submit an EI application online**. Apply as soon as you stop working. If you delay filing your claim by more than four weeks after your last day of work, you may lose benefits.

When requesting compassionate care benefits, as soon as possible after you apply, you must provide medical proof showing that the ill family member needs care or support and is at risk of dying within 26 weeks.

As proof, you must submit the following two forms:

- Form [INS5216A](#), Authorization to Release a Medical Certificate, which must be completed and signed by the gravely ill person or their legal representative; and
- Form [INS5216B](#), Medical Certificate for Employment Insurance Compassionate Care Benefits, which must be completed and signed by the medical doctor of the gravely ill person to confirm their significant risk of death within 26 weeks.

Copies of these forms are available on the [Service Canada](#) website, or from any Service Canada Centre. For further information and specific details on the Compassionate Care Benefits program, please access the [Government of Canada Employment Insurance](#) website.

Caregiver benefits through individual employers

Some employers allow employees to take leave without pay for the long-term care of family members. Unpaid leaves can vary in length from three weeks all the way up to five years. Employers set their own policies on when and how a leave will be granted.

Caregiver Benefit in Nova Scotia

Caregivers in Nova Scotia may be eligible to receive a caregiver benefit of \$400 per month. To be eligible for the benefit, both the person who requires care and the person providing care must meet certain program criteria.

Caregivers must:

- be 19 years of age or older and a Nova Scotia resident with a valid Nova Scotia health card number
- provide 20 hours of assistance per week to a qualified care recipient

Care recipients must:

- be 19 years of age or older and a Nova Scotia resident with a valid Nova Scotia health card number
- have a high level of disability or impairment (demonstrated through a home care assessment)
- submit to an income review (as the benefit is only provided to caregivers of recipients with low incomes)

More information about the Nova Scotia Caregiver Benefit is available on the Nova Scotia provincial government website at www.gov.ns.ca/health.

Survivor benefits

Canada Pension Plan survivor benefits

Working Canadians contribute to the Canada Pension Plan (CPP) through payroll deductions. When a contributor dies, [CPP survivor benefits](#) are paid to the contributor's estate, surviving spouse or common-law partner, and dependent children. In order to receive CPP benefits, you must apply for them. There are three types of benefits:

- **Death benefit**
This is a one-time payment to the estate of a deceased CPP contributor.
- **Survivor's pension**
This is a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor.
- **Children's benefit**
This is a monthly benefit for dependent children of a deceased contributor. Dependent children are those under 18, or between the ages of 18 and 25 and attending school or university full-time.

Québec Pension Plan survivor benefits

The Québec Pension Plan offers its own [survivor benefits](#), which are similar to those offered by the CPP.

Employer life insurance or pensions

If the employer of the deceased offered life insurance through a group insurance plan, a lump sum of money will be available to survivors.

If the employer offered a pension plan, a portion of the employee's pension benefits may be paid to survivors in the event of the employee's death. Employees contribute to these plans over the course of their employment.

For more information about financial programs and services, see [Module 3](#) of the Caregiver Series.

For additional resources and tools to support you in your caregiving role visit CaregiversCAN.

Content reviewed January 2023