



Ward & Uptigrove
Human Resources Solutions



Supplemental Unemployment Benefit Plan

March 2026

Supplemental Unemployment Benefit Plan

About this tool:

This is a sample SUB plan for Employers who wish to top up employees' employment insurance benefits. This plan can apply to specific circumstances or broadly to all employees who qualify for EI benefits. For example, for sickness benefits, maternity and parental leave, etc. Provided this SUB plan is registered with Service Canada, employees' EI benefits are not affected by the top up.

For more information on the specific of setting up an SUB Plan, Go to:

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

When to use this tool:

We recommend that you reference this tool whenever you are topping up employees' employment insurance benefits.

How we can help:

Contact us to discuss other disability options and whether a top up makes sense for your business and any of your employment insurance questions.

How to contact us:

For further discussion or assistance, please reach out to:

✉ HRresults@w-u.on.ca

☎ (519) 291-3040

wardanduptigrove.com/hr-solutions



Disclaimer:

The content provided is for general informational purposes only and is not to be considered legal advice. While believed to be accurate at the time of publication, Ward & Uptigrove does not guarantee accuracy over time. Ward & Uptigrove is not responsible for links to external resources which users' access at their own risk.

Supplemental Unemployment Benefit Plan

Supplemental Unemployment Benefit Plan (year)

Employer Name

1. The plan covers all full-time, permanent employees. Temporary, probationary and part-time employees are not eligible.
2. The plan will supplement EI benefits for periods of unemployment caused by illness, injury or quarantine – and/or – maternity and parental leave.
3. SUB payments will not be paid to employees until verification is received that employees have applied for and are in receipt of EI benefits.
4. The SUB is payable at 95% of the employee's normal weekly earnings while the employee is serving the one-week EI waiting period.
5. The plan provides a benefit amount of 40% of the employees' normal weekly earnings. The weekly SUB payment, plus the gross amount of EI benefit from this employment will not exceed 95% of the employee's normal weekly earnings.
6. The plan provides SUB payments for 104 weeks and expires on -date-.
7. a) The start date of the plan is -date (Acknowledgement of registration from the Service Canada-SUB Program **must be received before the implementation date of the plan**)
b) Service Canada - SUB Program will be informed in writing of any change to the plan within 30 days of the effective date of the change.
8. a) The plan is financed by the employer's general revenues.
b) A separate record of all the SUB payments will be kept.
9. SUB payments will not reduce any guaranteed annual remuneration, deferred remuneration, or severance pay.
10. This plan provides for an offset of EI benefits that may have to be repaid as part of the employee's income tax return. The weekly gross EI benefit from this employment, the SUB payments previously paid plus this offset amount will not exceed 95% of the employee's normal weekly earnings.
11. Should the SUB plan terminate, all remaining assets will revert to the employer, be used for SUB payments and/or be used for the administrative costs of the plan.
12. Employees do not have a right to SUB payments except during the period of unemployment specified in the plan.

Signature of Authorized Officer:

Name/position

Date

