Employment Insurance information available from Service Canada 2026

EI maternity benefits are offered to biological mothers, including surrogate mothers, who cannot work because they are pregnant or have recently given birth. A maximum of 15 weeks of EI maternity benefits is available. Benefits can be paid as early as **12 weeks** before the expected date of birth, and can end as late as 17 weeks after the actual date of birth. The weekly benefit rate is 55% of the claimant's average weekly insurable earnings up to a maximum amount (see below).

EI **parental benefits** are offered to parents who are caring for a newborn or newly adopted child or children.

There are two options available for receiving parental benefits: standard or extended.

- **Standard parental benefits** can be paid for a maximum of **35** weeks and must be claimed within a 52 week period (12 months) after the week the child was born or placed for the purpose of adoption. The weekly benefit rate is 55% of the claimant's average weekly insurable earnings up to a maximum amount. The two parents can share these 35 weeks of standard parental benefits.
- **Extended parental benefits** can be paid for a maximum of **61** weeks and must be claimed within a 78-week period (18 months) after the week the child was born or placed for the purpose of adoption. The benefit rate is 33% of the claimant's average weekly insurable earnings up to a maximum amount. The two parents can share these 61 weeks of extended parental benefits.

2026: 55% is $729 gross and 33% is approximately $437

Both parents apply for EI parental benefits

Both parents can apply for EI parental benefits but they have to share the benefits. Furthermore, both parents are required to choose the same parental benefit option, either standard or extended. The option chosen by the first claimant who completes the EI application will be considered as the option chosen by the second claimant. The choice is final once parental benefits have been paid on a claim. **This means that you cannot change between standard and extended once parental benefits have been paid.**

Standard parental benefits:

In total, there are 35 weeks of standard parental benefits available to eligible parents of a newborn or newly adopted child.

There are many ways you can decide to use your standard parental benefits. For instance, one of the parents can take the entire 35 weeks of standard parental benefits, or both parents can share them.

Examples

- If the biological mother wants to return to work after her maternity leave, the other parent can then take the 35 weeks of standard parental benefits.
- If one parent decides to take only 10 weeks of standard parental benefits before returning to work, the other parent can use the remaining 25 weeks of standard parental benefits.

Extended parental benefits:

In total, there are 61 weeks of extended parental benefits available to eligible parents of a newborn or newly adopted child.

There are many ways you can decide to use your extended parental benefits. For instance, one of the parents can take the entire 61 weeks of extended parental benefits, or both parents can share them.

Examples

- If the biological mother wants to return to work after her maternity leave, the other parent can then take the 61 weeks of extended parental benefits.
- If one parent decides to take only 20 weeks of extended parental benefits before returning to work, the other parent can use the remaining 41 weeks of extended parental benefits.

How long you could receive maternity or parental benefits

- A maximum of 15 weeks of EI maternity benefits is available. Benefits can be paid as early as 12 weeks before the expected date of birth and can end as late as 17 weeks after the actual date of birth.
- EI standard parental benefits can be paid for a maximum of 35 weeks and must be claimed within a 52-week period (12 months) after the week the child was born or placed for the purpose of adoption.
- EI extended parental benefits can be paid for a maximum of 61 weeks and must be claimed within a 78-week period (18 months) after the week the child was born or placed for the purpose of adoption.

What is the one-week waiting period

Before you can start receiving EI benefits, there is a one-week waiting period during which you will not be paid. This waiting period is like the deductible you pay for other types of insurance.

You usually serve the waiting period at the beginning of your benefit period, unless you receive earnings during the first week. In that case, the waiting period will start during the first week you should begin to receive benefits.

When EI parental benefits are shared, a single waiting period may apply. For example, if the waiting period has already been served for EI maternity benefits, then neither parent has to serve a waiting period if one or the other submits an application for EI parental benefits.

At the end of parental leave, the parent who did not serve a waiting period might have to serve one, if that parent then applies for another type of EI benefit.

If you already received EI benefits during the last 52 weeks and you have reactivated your claim and already served the one-week waiting period, you will not have to serve an additional waiting period.