

SUB and IMP Information

Below is a chart to show the amount of Maximum credits available for SUB (Supplemental Unemployment Benefit) and IMP (Income Maintenance Plan).

To view the number of SUB credits you currently have, go to www.lifeatford.com to access your last SUB pay stub. Remaining SUB credits will be listed there. The phone app will not show this information so make sure you go to the actual life at ford site as listed above.

Your Seniority at time of lay-off, determines your SUB and IMP credits. The Income Security package negotiated in 2023 bargaining lowered the SUB and IMP eligibility to one year seniority.

- SUB is a benefit calculated to be 70% of a regular straight time 40-hour week payment.
- IMP is a benefit calculated to be 60% of a regular straight time 40-hour week payment. **Updated New July 2024 (**)** **IMP will continue through the retooling period or until September 20th 2026, whichever is sooner.**

The chart below allows you to see the **Updated** maximum credits available to you within your seniority at time of lay-off.

SENIORITY	SUB CREDITS	IMP CREDITS
1-3 years	36 38 or individuals EI maximum benefit entitlement whichever is greater	43 (**)
3-4 years	52	43 (**)
4-5 years	52	43 (**)
5-6 years	52	43 (**)
6-7 years	52	46 (**)
7-8 years	56	49 (**)
8-9 years	60	23 (**)
9-10 years	64	26 (**)
10-20 years	78	(**) or 52 in CBA whichever is greater
20 or more	104	(**) or 52 in CBA whichever is greater