

Temporary Caregiver Insurance (TCI)

TCI provides up to four weeks of wage replacement benefits to workers who need to take time out of work to care for a seriously ill child, spouse, domestic partner, parent, parent-in-law or grandparent, or to bond with a newborn child, adopted child or foster child. Bonding claims may be requested only during the first 12 months of parenting. Proof of parent-child relationship is required. Applicants are responsible for obtaining the required medical documentation from the Qualified Healthcare Provider (QHP) of the seriously ill family member/care recipient. This includes obtaining the care recipient's signature on any QHP- required release-of-information forms.

- TCI law requires an employee to provide the employer with 30 days notice in writing when he/she expects to go on TCI unless unforeseen circumstances exist.
- TCI law requires the employer to offer the employee a comparable position with the equivalent seniority, status, employment benefits, pay, and other terms and conditions, including fringe benefits, upon returning from the TCI leave.
- TCI is financed entirely by employee payroll deductions via the TDI tax contributions.

For more information on TCI, visit www.dlt.ri.gov/tdi.



Did you know.....

Rhode Island was the first state to establish a TDI program in 1942, providing income support to individuals who are out of work because of a non-work related illness or injury. California, Hawaii, New Jersey, New York, and the Commonwealth of Puerto Rico also have TDI programs.

To be medically eligible for TDI benefits, a qualified healthcare provider (QHP) must certify that an individual is unable to work for at least seven consecutive days. Most individuals who work in Rhode Island, regardless of place of residence, are covered by TDI. Exceptions include federal, state, and some municipal employees as well as partners and non-incorporated self employed workers.

An individual must meet certain earnings requirements and be medically certified by a QHP as unable to work. All information regarding a TDI claim is confidential. A person collecting TDI is *not* eligible to receive Unemployment Insurance or Workers' Compensation benefits for the same weeks that TDI is paid.

Preventing Fraud

TDI is very proactive with respect to fraud and the misuse of benefits. By law, TDI can require individuals to be examined by an impartial QHP to determine continued disability and eligibility. TDI has an internal program to determine if someone has received TDI benefits during a period when he or she was working. TDI works closely with the Workers' Compensation Court, insurance carriers and the Unemployment Insurance division to determine overpayments and/or fraud.

If you suspect that one of your employees is receiving TDI benefits and should not be, please contact the UI/TDI Fraud Unit at (401) 462-1522. Your call will be anonymous.

TDI / TCI

Temporary Disability Insurance
Temporary Caregiver Insurance



What Employers Need to Know



RI Department of Labor and Training
Income Support Division
Temporary Disability Insurance

TDI and Partial Return to Work

State legislation allows people collecting TDI to return to work on a partial basis without terminating their benefits. An individual who earns less than the weekly benefit rate would be entitled to a partial payment. Employees must be totally unable to work for at least 7 consecutive days before being eligible to receive partial benefits. If your employee is able to return to work at reduced hours and if you, the employer, have work available for them, he or she may be eligible to collect partial TDI payments.

Claims Management Unit

The Claims Management Unit reviews TDI claims that extend beyond medical duration guidelines and educates claimants, employers, and qualified health providers (QHPs) on how the program operates.

Reed Group's Medical Disability Advisor (MDA) software is used to establish unified medical certification guidelines. Registered nurses and a consultant physician review and manage difficult TDI claims utilizing the MDA software and case conference. A QHP may be contacted to provide more information on a patient when the duration for an illness/injury far exceeds the MDA guidelines.

For information about claims management, call (401) 462-8446 or e-mail dlt.tdi@dlt.ri.gov.



Your Role and Responsibilities

TDI is funded entirely by employee payroll deductions. It is the RI employer's responsibility to deduct the TDI tax from all RI employees' wages for payment to the Employer Tax Unit quarterly. The TDI tax rate and taxable wage base are updated every January 1st, and posted online at: www.dlt.ri.gov/lmi/news/quickref.htm

Employers must provide employee wage and employment reports when requested by TDI when an employee files a TDI claim.

Out-of-state companies with employees working in RI must contact the RI Division of Taxation, Employer Tax Unit at (401) 574-8700 to register with the state of Rhode Island. Employees working in RI are subject to TDI.

The *Notice to All Employees on UI and TDI* poster must be displayed in a prominent place in your establishment. Download it free at www.dlt.ri.gov/business/post.htm.

Do you have questions on the TDI/TCI programs?

DLT strives to provide quality customer satisfaction to the employer community as well as to TDI/TCI claimants. If you have questions, contact us. Because of the high volume of calls from claimants, the best way for employers to reach us is by e-mailing dlt.tdi@dlt.ri.gov. Email your questions, along with your company name and phone number and we will get back to you as soon as we can. You may also contact TDI by phone on the employer line at (401) 462-8360 (this number is for employers only - employees should call (401) 462-8420).

Questions and Answers

Can my employees receive TDI if I continue to pay them? Yes. If your employee is totally unemployed due to a disability and you continue to pay your employee a salary, sick or vacation pay while they are out sick, they can collect TDI benefits. If your employee has returned to work at reduced hours and is collecting partial TDI, all earnings are considered.

If my employee is receiving TDI, can I deduct the TDI benefits received from the salary I continue to pay him or her? This is not an issue for TDI to decide. This would be a policy decision for the employer.

My employee is on TDI. What are my rights as an employer? Can I obtain information on my employee's TDI claim? The relationship is between TDI and the employee. The only time an employer is contacted is when TDI requests wage and/or employment information for an employee. This indicates that the employee has filed for TDI benefits. By law, all information regarding a TDI claim is confidential.

Must I continue medical coverage when my employee is on TDI? Must I hold their position open? These questions can be answered by DLT's Labor Standards Unit. Contact them at (401) 462-8550 or visit www.dlt.ri.gov/lis. You may also contact the U.S. Dept. of Labor at (401) 528-4431 or on-line at www.dol.gov.

TEMPORARY DISABILITY INSURANCE TEMPORARY CAREGIVER INSURANCE

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PHONE for employers (401) 462-8360

PHONE for claimants: (401) 462-8420

FAX: (401) 462-8466 | TTY via RI Relay: 711

WEB: www.dlt.ri.gov/tdi