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](http://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.
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 employees 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.

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/ls. You may also contact the U.S. Dept. of Labor at (401) 528-4431 or on-line at www.dol.gov.