

Fast Facts about TCI: Temporary Caregiver Insurance



For Employers

To assist your employees, here is what you should know about the RI Temporary Caregiver Insurance Program.

<p>What is TCI?</p>	<p>TCI is funded by workers through their employee TDI/TCI payroll deductions. It provides up to four weeks of partial wage replacement benefits to workers who need to take time off from work to either:</p> <ul style="list-style-type: none"> A. Care for a seriously ill child, spouse, domestic partner, parent, parent-in-law or grandparent, or B. Bond with a newborn child, adopted child or foster child. (See Eligibility rules below) <p>TCI is not company-paid sick or vacation time. Nor does it replace a full weekly wage or salary. The TCI benefit is equal to the Temporary Disability (TDI) benefit.</p> <p>Employers are required by RI law to:</p> <ul style="list-style-type: none"> ▪ Hold an employee’s position until they return from TCI leave, or ▪ Offer 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.
<p>Who is eligible to receive TCI benefits?</p>	<p>Most individuals who work in Rhode Island who are covered by TDI, including those who live out of state. (Exceptions include federal, state and some municipal employees as well as partners and non-incorporated self-employed workers.)</p> <p>Earnings requirements are the same as for TDI benefits. Workers must have:</p> <ul style="list-style-type: none"> ▪ Earned wages in Rhode Island and paid into the TDI/TCI fund ▪ Been paid at least \$11,520 in either your Base Period or an Alternate Base Period (both are explained in the following sections). <p>If they did not earn this amount, they may be eligible if they meet all of the following conditions:</p> <ol style="list-style-type: none"> 1. They earned at least \$1,920 in one of their base period quarters, 2. Their total base period taxable wages are at least one and one-half times their highest quarter of earnings, and 3. Their base period taxable wages equal at least \$3,840.
<p>How much are benefit payments?</p>	<p>Employees will receive a 60% wage replacement. Their weekly benefit rate will be equal to 4.62% of the wages paid in the highest quarter of their Base Period (see More Details). The maximum benefit rate is \$795.00 per week and the minimum benefit rate is \$84.00 per week. This does not include dependency allowance (see More Details).</p>
<p>When can workers apply for TCI benefits?</p>	<p>Notice to employer: An employee who plans to go on TCI leave must give their employer 30 days’ notice in writing, unless “unforeseeable circumstances” prevail. (See More Details)</p> <p>Employees may apply after their first day of TCI leave begins, but must apply <i>within</i> 30 days of their first day of TCI leave.</p>
<p>What are most asked about program rules?</p>	<p>Bonding claims may be requested only during the first 12 months of parenting. Proof of a parent-child relationship is required.</p> <p>Medical documentation: workers seeking a <i>Caregiver Claim</i> must obtain necessary medical documentation certified by a Qualified Healthcare Provider (QHP), and obtain the care recipient’s signature on any QHP-required release-of-information forms.</p> <p>Additional rules can be found under More Details</p>
<p>What are my responsibilities?</p>	<p>Employers are required by law to inform their employees about TCI. Employers are also required to hold an employee’s position, or offer a comparable position upon the employee’s return. Human resource personnel should be apprised of the TCI law and inform employees who may need to take a leave.</p>

More Details: for answers to more specific questions about TCI visit <http://www.dlt.ri.gov/tdi/tdifaqs.htm> or <http://www.dlt.ri.gov/tdi/QuickRef4emp.htm>