

# Fast Facts about TCI: Temporary Caregiver Insurance



## For Providers

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

<p><b>What is TCI?</b></p>	<p><b>TCI is a program funded by workers</b> through their employee TDI/TCI payroll deductions. It does not cost Employers any money out of pocket.</p> <p><b>It provides up to four weeks of partial wage replacement benefits</b> to workers who need to take time off from work to either:</p> <ul style="list-style-type: none"> <li>A. Care for a seriously ill child, spouse, domestic partner, parent, parent-in-law or grandparent, or</li> <li>B. Bond with a newborn child, adopted child or foster child.</li> </ul> <p><b>TCI is not the same as company-paid sick time or vacation time.</b> It provides a 60% wage replacement and so does not replace a full weekly wage or salary. The TCI benefit is equal to the Temporary Disability (TDI) benefit.</p> <p><b>Employers are required by RI law</b> to hold an employee’s position until they return from TCI leave, or offer them a comparable position.</p>
<p><b>Who is eligible to receive TCI benefits?</b></p>	<p><b>Most individuals who work in Rhode Island</b> and are covered by TDI are eligible – 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><b>How much are benefit payments?</b></p>	<p><b>The amount of the benefit varies widely.</b> The maximum benefit rate is \$795.00 per week and the minimum benefit rate is \$84.00 per week – excluding dependency allowance.</p>
<p><b>When can workers apply for TCI benefits?</b></p>	<p>An employee who plans to go on TCI leave must give their employer 30 days’ notice in writing, unless “unforeseeable circumstances” prevail. (See <a href="#">More Details</a>)</p> <p><b>Employees may apply <i>after</i> their first day</b> of TCI leave begins, but must apply <i>within</i> 30 days of their first day of TCI leave.</p>
<p><b>What are most asked about program rules?</b></p>	<p><b>Bonding claims</b> may be requested only during the first 12 months of parenting. Proof of a parent-child relationship is required.</p> <p><b>Medical documentation:</b> 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>

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