

# Fast Facts about TCI: Temporary Caregiver Insurance



## For Workers

<p><b>1. What is TCI?</b></p>	<p><b>Up to four weeks of partial wage replacement benefits</b> paid 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. (See Eligibility rules below)</li> </ul>
<p><b>2. What it is not.</b></p>	<p><b>TCI is not company-paid sick time or vacation time.</b> Nor does it replace your full weekly wage or salary. <i>The TCI benefit is equal to the Temporary Disability (TDI) benefit.</i></p>
<p><b>3. Who funds the TCI program?</b></p>	<p><b>Workers do</b>, through their employee TDI/TCI payroll deductions. (Except workers aged 14 and 15 who are exempt from wage deductions and coverage)</p>
<p><b>4. What about your job security?</b></p>	<p><b>By law, your employer is required to:</b></p> <ul style="list-style-type: none"> <li>▪ Hold your position until you return from TCI leave, or</li> <li>▪ Offer you 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.</li> </ul>
<p><b>5. Who can receive TCI benefits?</b></p>	<p><b>Most individuals who work in Rhode Island</b> 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><b>6. What are the earnings requirements?</b></p>	<p><b>Same as for TDI benefits. Workers must have:</b></p> <ul style="list-style-type: none"> <li>▪ Earned wages in Rhode Island and paid into the TDI/TCI fund</li> <li>▪ Been paid at least \$11,520 in either your Base Period or an Alternate Base Period (both are explained in the following sections).</li> </ul> <p><b>If you did not earn this amount</b>, you may be eligible if you meet all of the following conditions:</p> <ol style="list-style-type: none"> <li>1. You earned at least \$1,920 in one of your base period quarters,</li> <li>2. Your total base period taxable wages are at least one and one-half times your highest quarter of earnings, and</li> <li>3. Your base period taxable wages equal at least \$3,840.</li> </ol>
<p><b>7. Does the TCI program have other rules?</b></p>	<p><b>Yes.</b> Here are two rules that cover most situations. <i>Others are in <b>More Details</b> section.</i></p> <ul style="list-style-type: none"> <li>▪ <b>Bonding claims</b> may be requested only during the first 12 months of parenting. Proof of a parent-child relationship is required.</li> <li>▪ <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.</li> </ul>
<p><b>8. When can I apply for TCI benefits?</b></p>	<p><b>You must apply during the first 30 days</b> after the first day of leave is taken for Caregiving or Bonding.</p> <p><b>You may not file your claim ahead of time.</b> A TCI claim cannot be entered into the system until you are unemployed due to serving as a caregiver.</p> <p><b>Employer notice:</b> An employee who plans to go on TCI leave must give their employer 30-days’ notice in writing, unless “unforeseeable circumstances” prevail. (See <u>More Details</u>)</p>
<p><b>9. How much will I receive in benefit payments?</b></p>	<p>You will receive a 60% wage replacement. Your weekly benefit rate will be equal to 4.62% of the wages paid to you in the highest quarter of your Base Period (see <u>More Details</u>). 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 <u>More Details</u>).</p>
<p><b>10. How can I apply for TCI benefits?</b></p>	<p><b>Apply right here</b> or download and complete this <u>application</u> and mail it to TCI, P.O. Box 20100, Cranston, RI 02920-0941. You may also call (401) 462-8420 and choose option 1. An application will be mailed to you.</p>

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