

Fast Facts about TCI: Temporary Caregiver Insurance



For Workers

<p>1. What is TCI?</p>	<p>Up to four weeks of partial wage replacement benefits paid 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>2. What it is not.</p>	<p>TCI is not company-paid sick time or vacation time. 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>3. Who funds the TCI program?</p>	<p>Workers do, through their employee TDI/TCI payroll deductions. (Except workers aged 14 and 15 who are exempt from wage deductions and coverage)</p>
<p>4. What about your job security?</p>	<p>By law, your employer is required to:</p> <ul style="list-style-type: none"> ▪ Hold your position until you return from TCI leave, or ▪ 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.
<p>5. Who can 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>6. What are the earnings requirements?</p>	<p>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 you did not earn this amount, you may be eligible if you meet all of the following conditions:</p> <ol style="list-style-type: none"> 1. You earned at least \$1,920 in one of your base period quarters, 2. Your total base period taxable wages are at least one and one-half times your highest quarter of earnings, and 3. Your base period taxable wages equal at least \$3,840.
<p>7. Does the TCI program have other rules?</p>	<p>Yes. Here are two rules that cover most situations. <i>Others are in More Details section.</i></p> <ul style="list-style-type: none"> ▪ Bonding claims may be requested only during the first 12 months of parenting. Proof of a parent-child relationship is required. ▪ 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>8. When can I apply for TCI benefits?</p>	<p>You must apply during the first 30 days after the first day of leave is taken for Caregiving or Bonding.</p> <p>You may not file your claim ahead of time. A TCI claim cannot be entered into the system until you are unemployed due to serving as a caregiver.</p> <p>Employer notice: 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>9. How much will I receive in benefit payments?</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>10. How can I apply for TCI benefits?</p>	<p>Apply right here 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>