



Effective Date	Enacted in 1942, TDI was the first of its kind in the United States. TCI was signed into law on July 11, 2013.	
Employee Eligibility	Earned at least \$12,600 in base period wages or \$2,300 in one of the base period quarters and total base wages of at least 1.5 times the highest quarter's earnings, and total base period earnings of at least \$4,600.	
Covered Employers	Have one or more employees in the State of RI who earn more than \$1,000 per calendar quarter.	
Contribution Rates and Funding	The TDI/TCI program is funded exclusively by employee payroll deductions. Employers are responsible for deducting the payroll tax from each employee's pay and remitting the tax to the Employer Tax Unit of the Rhode Island Division of Taxation quarterly. As of January 1, 2021, employers must deduct 1.3% of the first \$74,000 earned.	
Reasons for Leave	<p>Temporary Disability Insurance (TDI): TDI provides benefit payments to insured Rhode Island workers for weeks of unemployment caused by disability or injury. It protects workers against wage loss resulting from a non-work-related illness or injury. 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. To be eligible, an individual must meet certain earnings requirements and be medically certified by a qualified health care provider as unable to work.</p>	<p>Temporary Caregiver Insurance (TCI): TCI provides up to four weeks of wage replacement benefits for eligible workers who need to take time off to care for a seriously ill child, spouse, domestic partner, parent, parent-in-law, or grandparent, or to bond with a newborn child, newly adopted child, or new foster-care child.</p>
Weekly Benefits	<ul style="list-style-type: none"> • An insured's weekly benefit rate is equal to 4.62% of the worker's wages in the highest quarter of his or her base period. • Minimum \$98/week; Maximum \$867/week. • If an employee has dependent children under 18 years of age, the employee may be entitled to a dependency allowance. Disabled children over 18 may also be counted toward the allowance. The dependency allowance is limited to five dependents and is equal to the greater of \$10 or 7% of the benefit rate. Any dependency allowance is determined at the start of the benefit year and remains the same for the entire period. 	
Timing of Benefits	On the eighth day; however, benefits are paid retroactively to the first day if the employee is unemployed for at least seven days due to a non-job-related illness or injury.	
Maximum Leave Benefit	<ul style="list-style-type: none"> • TDI: 30 weeks • TCI: Four weeks <p>Overall Duration: 30 weeks</p>	
Voluntary Plan	State-Administered Only; no private or self-insured plans permitted.	
Interacting with Other Laws	Family and Medical Leave Act (FMLA) runs concurrently with Rhode Island Parental and Family Medical Leave Act (RI PFMLA) and TDI and TCI benefits, where applicable.	
Additional Resources	More information on Rhode Island's disability insurance law is available through the state's Department of Labor and Training . To learn more about HR Knowledge's Paid Family Medical Leave Solution, please contact us at info@hrknowledge.com .	