



Temporary Caregiver Insurance



The Temporary Caregiver Insurance program (TCI) was signed into law and became effective on **January 5, 2014**. The TCI program provides up to four weeks of wage replacement benefits to workers who need to take time from work to care for a seriously ill child, spouse, domestic partner, parent, parent-in-law or grandparent or to bond with a newborn child, adopted child or foster child. Bonding claims may be requested only during the first 12 months of parenting. Proof of a parent-child relationship is required.

Applicants are responsible for obtaining the required medical documentation from the Qualified Healthcare Provider (QHP) of the seriously ill family member/care recipient. This includes obtaining the care recipient's signature on any QHP-required release-of-information forms.

QUESTIONS YOU MAY HAVE ABOUT THE TEMPORARY CAREGIVER INSURANCE (TCI) PROGRAM

What are the monetary eligibility requirements for the TCI Program?

The monetary eligibility requirements are the same for TCI as for Temporary Disability Insurance. Claimants must have worked in RI and paid into the TDI fund. Visit www.dlt.ri.gov/tdi for details.

How often can an individual file a TCI claim?

An individual may be eligible to receive up to four weeks of TCI benefits during a Benefit Year Period (52 weeks).

May an individual apply for a TCI claim in advance?

No. A claim cannot be entered into the system until the individual is unable to work due to the need to care for a seriously ill family member or to bond with a new child. If a claim is filed be-

fore such time, the claim will be returned to the individual. An individual must be out of work for seven consecutive days in order to be eligible for TCI benefits.

Is an employee who plans to go on TCI leave required to give the employer 30-days notice?

Yes, the law requires an employee to provide the employer with 30-days notice, in writing, unless "unforeseeable circumstances" prevail.

What if the employee does not provide the employer with the required 30-days notice?

If there were no "unforeseeable circumstances," the employee is required to provide 30-days notice, in writing, to the employer as specified in the law. Complaints must be handled by the court system, as the Department of Labor and Training has no legal jurisdiction over this issue.

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Is an employer required to hold the position until the employee returns from the TCI leave?

By law, the employer must offer the employee 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.

What if the employer does not hold the position for the employee returning from the TCI leave?

As indicated in the law, the employer is to offer the employee 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. Complaints must be handled by the court system, as the Department of Labor and Training has no legal jurisdiction over this issue. The employee may apply for Unemployment Insurance benefits if necessary.

After the birth of a new child (includes adoption/foster child), can both parents apply for TCI to bond with the child?

Yes. During the first 12 months of parenting, both parents may individually apply for up to four weeks of TCI benefits. Proof of parent-child relationship is required.

When can an individual apply for TCI benefits?

A claim cannot be entered into the system until the individual is unable to work due to the need

to care for a seriously ill family member or to bond with a new child. An individual must be out of work for at least seven consecutive days in order to be eligible for TCI benefits. Individuals may apply online at www.dlt.ri.gov/tdi or they may download a paper application to complete and return to TDI, P.O. Box 20100, Cranston, RI 02920. To request a mailed application, individuals should call (401) 462-8420, Option 1.

Do TCI benefits cover partial weeks of employment (part-time schedules)?

No, the Partial Return-to-Work Program in TDI was designed to assist with the individual's transition back to work while still recuperating from their own illness; therefore, it is not available with the TCI program.

Who may employees call if they have questions about a TCI claim?

Employees may call the voice response system at (401) 462-8420 to obtain claims information. Customer service representatives are available Monday, Tuesday or Thursday from 8:00-3:30; Wednesday from 8:00-11:30; and Friday from 9:00-3:30. Employees must provide their entire claim numbers and personal identification (PIN) numbers when calling.

Who pays for the TCI Program?

The TCI program is financed entirely by employee payroll deductions. Workers aged 14 and 15 are exempt from wage deductions and coverage.

The **Department of Labor and Training Fraud Unit** and the **Department of Health** work together to prevent and detect any potential misuse of program funds. If you suspect and/or would like to report fraud, please call **(401) 462-1522**. You may remain anonymous.

For more information, visit www.dlt.ri.gov/tdi.