

New TDI Information

TDI and Partial Return to Work

Effective January 1, 2006 TDI legislation allows people collecting TDI to return to work on a partial basis without terminating their TDI benefits entirely. An individual who earns less than the weekly benefit rate would be entitled to a partial payment.

Employees must be totally unable to work for at least 7 consecutive days before being eligible to receive partial benefits. If your employee is able to return to work at reduced hours and if you, the employer, have work available for them, he or she may be eligible to collect partial TDI payments.

TDI Procedures for Preventing Fraud and the Misuse of Benefits

TDI is very proactive with respect to fraud and the misuse of benefits. By law, TDI can require individuals to be examined by an impartial Qualified Healthcare Provider in order to determine continued disability and eligibility for benefits. The Medical Review Unit refers claims to the TDI Medical Consultant for further review and recommendation as needed. Medical duration guidelines are used by the Medical Review Unit to determine disability durations. TDI has an internal program to determine if someone has received TDI benefits during a period when he or she was working. TDI works closely with the Workers' Compensation Court, insurance carriers and the Unemployment Insurance Division to determine overpayments and/or fraud.

Did you know.....

Rhode Island was the first state to establish a Temporary Disability Insurance (TDI) program. It did so in 1942. TDI provides income support to individuals who are out of work because of a non-work related illness or injury. In addition to Rhode Island, only California, Hawaii, New Jersey, New York and the Commonwealth of Puerto Rico have TDI programs.

To be medically eligible for TDI benefits, a Qualified Healthcare Provider (QHP) must certify that an individual is unable to work for at least 7 consecutive days. 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 healthcare provider as unable to work. All information regarding a TDI claim is confidential. A person collecting TDI is NOT eligible to receive Unemployment Insurance or Workers' Compensation benefits for the same weeks that TDI is paid.

TDI is a division of the Rhode Island Department of Labor and Training. The program is financed entirely by deductions from Rhode Island workers' wages.



TDI

Temporary Disability Insurance

What Employers Need to Know

STATE OF RHODE ISLAND
HOPE

Introducing TDI's new Claims Management Unit

TDI is pleased to announce its new **Claims Management Unit (CMU)**. The purpose of the Claims Management Unit is to review claims that extend beyond medical duration guidelines, and to educate claimants, employers and Qualified Health Providers (QHPs) on how the TDI Program operates.

TDI has purchased the Reed Group's Medical Disability Advisor (MDA) software to establish unified medical certification guidelines. The CMU consists of two Registered Nurses who will review and manage difficult TDI claims utilizing the MDA software. A Qualified Healthcare Provider may be contacted to provide more information on a patient when the duration for an illness/injury far exceeds the MDA guidelines.

During a TDI pilot study conducted in March of 2005, a majority of QHPs supported the idea of a TDI claims management system and welcomed the use of medical duration guidelines as a standard.

For more information regarding the Claims Management Unit and the MDA guidelines, please call us at (401) 462-8446 or e-mail tdi@dlt.state.ri.us.



Do you have questions on the TDI program?

TDI strives to provide quality customer satisfaction to the employer community as well as to TDI claimants. If you have questions, please do not hesitate to contact us. Because of the high volume of calls from claimants, the best way for employers to reach us is by e-mailing tdi@dlt.state.ri.us. Please e-mail your questions, along with your company name, contact person and phone number and we will get back to you as soon as we can. You may also contact TDI by phone on the employer line at (401) 462-8360 (this number is for employers only - employees are to call the claimant line at (401) 462-8420).

Your Role and Responsibilities

What are my responsibilities as an Employer? TDI is funded entirely by employee payroll deductions. It is your responsibility as the employer, to deduct the TDI tax from all your employees' wages and send it to the Employer Tax Unit quarterly. The TDI tax rate and taxable wage base are updated every January 1st, and can be accessed online at www.dlt.ri.gov by clicking on Maximum UI & TDI rates.

You also need to provide employee wage and employment reports when requested by TDI. This occurs when one of your employees files a TDI claim.

Out-of-state companies with employees in RI need to contact the RI Division of Taxation, Employer Tax unit at 401-222-3682 and register with the state of Rhode Island. The RI employees are subject to TDI.

The poster, "Notice to All Employees on UI and TDI", must be displayed in a prominent place in your establishment. You can download this required employment poster, for free, at www.dlt.ri.gov/business/post.htm.

What if I suspect that my employee is receiving TDI and shouldn't be? If you suspect that one of your employees is receiving TDI benefits and should not be, you may contact the UI/TDI Fraud Unit at (401) 462-8419. Your call will be anonymous.

Frequently Asked Questions

Can my employees receive TDI if I continue to pay them? Yes. If your employee is totally unemployed due to a disability and you continue to pay your employee a salary, sick or vacation pay while they are out sick, they can collect TDI benefits; unless it's to establish a waiting period week which all wages earned must be covered. If your employee has returned to work at reduced hours and is collecting partial TDI, all earnings are considered.

If my employee is receiving TDI, can I deduct the TDI benefits received from the salary I continue to pay him or her? This is not an issue for TDI to decide. This would be a policy decision for the employer.

My employee is on TDI. What are my rights as an employer? Can I obtain information on my employee's TDI claim? The relationship is between TDI and the employee. The only time an employer is contacted, is when TDI requests wage and/or employment information for an employee. This is a good indication that the employee has filed for TDI benefits. By law, all information regarding a TDI claim is confidential.

Must I continue medical coverage when my employee is on TDI? Must I hold their position open? These questions can be answered by DLT's Labor Standards unit. You may contact them at (401) 462-8550 or on-line at www.dlt.ri.gov/lr. You may also contact the U.S. Dept. of Labor at (401) 528-4431 or on-line at www.dol.gov.

TEMPORARY DISABILITY INSURANCE

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