

What are the TDI and TCI Programs?

Temporary Disability Insurance (TDI) protects workers against wage loss and provides partial wage payments to insured RI workers who can't work due to a temporary, non-work-related disability or injury. **Temporary Caregiver Insurance (TCI)** gives eligible workers benefits to care for a seriously sick family member, or to bond with a newborn, newly adopted or new foster-care child. **Effective January 1, 2026:** bone marrow donors can access one week of TCI, while organ donors can access thirty business days of TCI.

Both programs are funded exclusively by employees' TDI/TCI payroll deductions.



How to Qualify for Rhode Island TDI/TCI

To qualify for TDI/TCI benefits, you must:

- Have your qualified healthcare provider complete the **TDI Medical Certification Form**. You must be certified out of work by your provider for a minimum of **7 consecutive days** for your disability (**including childbirth**)
- Have earned wages in Rhode Island and had enough of your wages deducted into the TDI/TCI fund for a specific period known as the **Base Period**
- For the current base period & monetary requirements please see: bit.ly/DLTBenefitsQuickRef

When Should I Apply?

- You cannot file a claim ahead of time
- Apply for TDI/TCI benefits promptly to ensure you get your first payment without any delay or risk
- **TDI claims** must be submitted **within 90 days** of the first week you can't work due to illness
- **TCI claims** must be filed **within the first 30 days** from the start of your leave. If you are receiving TDI benefits for childbirth, you should not apply for TCI benefits for bonding with your newborn until you have "fully recovered (meaning you have completely recovered from childbirth)"

How to Apply for TDI or TCI

To apply, visit our website at bit.ly/ApplyForRITDI or [SCAN](https://bit.ly/SCAN) below to create an account



You can also call **401-462-8420** to request a paper application be sent to your home address

What You'll Need

- Your full name, address and telephone number
- Your Social Security Number
- Date you were first unable to work due to illness or non-work-related injury
- Employer info for last two years (name, address, phone and employment dates)
- Qualified healthcare provider information (for TDI claims only)
- **For TCI recipients**, information for person being cared for or bonding with to include: name, DOB (birth certificate or official hospital birth record for newborn), SSN (if over one year old), address, and phone number



After You Apply

- Most eligible customers get their first payment within **3-4 weeks** from the day we receive a valid application
- Missing, or incorrect information may delay payment



How Much are My Weekly Benefits?

- Your weekly benefit rate will be equal to 4.62% of the wages paid to you in the highest quarter of your Base Period
- Your weekly benefit rate remains the same throughout your benefit year. For the current maximum & minimum weekly rates please see: bit.ly/DLTBenefitsQuickRef

How Long Can I Collect TDI or TCI?

- **For TDI**, the duration of a claim is equal to 36% of your total base period wages divided by your weekly benefit rate
- **For TCI**, an individual may receive up to a maximum of **8 weeks** of benefits
 - **For TCI**, if an employee hasn't reached the maximum allowance of eight weeks (within the same Benefit Year), they may file another claim.



What are My Rights if My Benefits Are Denied?

You have the **RIGHT TO APPEAL** a decision by submitting a request in writing to the TDI/TCI Appeals Coordinator:

Email: DLT.TDI@DLT.RI.GOV

or

Mail: PO Box 20100
Cranston, RI 02920-0941

or

Fax at (401) 462-8466

Your case will be assigned to a Referee (Hearing Officer) at the Board of Review who will schedule a hearing at which time you may state your argument in detail.

Trouble With Your TDI or TCI Claim?

Complete our Help Form

Completing the TDI/TCI Help Form is the fastest way to let us know that you are having trouble with your TDI/TCI. Once completed, someone from the Department will contact you within 2-3 business days at the number you provide.

Having an issue with your TDI/TCI claim?

Completing this form is the fastest way to let us know that you are having trouble with your claim. Once completed, someone from the Department will contact you within 2-3 business days at the number you provide.

Only submit this form once; multiple submissions will be deleted.

* Required

1. Full name *

Enter your answer

2. Phone number *

Enter your answer

3. Email address *

Enter your answer

4. What is your preferred callback language? *

Select your answer

5. What is the issue you are having? *

Enter your answer

6. Who is completing this form? *

Myself

Someone else

Submit

Complete our Help Form at bit.ly/3D91y5j or by scanning below.



Contact Us

TDI and TCI Claimant Call Center

(401) 462-8420

Monday: 8am - 3:30pm
Tuesday: 8am - 3:30pm
Wednesday: **Closed**
Thursday: 8am - 3:30pm
Friday: 9am - 3:30pm

Email: DLT.TDI@dlt.ri.gov

Mail

RI Dept. of Labor and Training
Temporary Disability Insurance
PO Box 20100
Cranston, RI 02920



The DLT is an Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities. TTY users, please call the Rhode Island Relay Service at 711.

REV. 1/2026



Temporary Disability Insurance & Temporary Caregiver Insurance Programs

This pamphlet is for general information only, and does not have the force and effect of the law, rule or regulation.