Rhode Island Temporary Disability Insurance (TDI) & Temporary Caregiver Insurance (TCI)

The Rhode Island state leave program provides short-term Temporary Disability Insurance (TDI) and Temporary Caregiver Insurance (TCI) wage replacement benefits to eligible workers who need time off from work.

Rhode Island Temporary Disability Insurance (TDI)

Workers may be eligible for TDI if they are unable to work due to a non-work-related injury or illness, during pregnancy and/or childbirth.

Eligibility

- Must be unable to work due to a non-work-related illness or injury.
- Total base period earnings must be at least $6,400 and 1.5 times the highest quarter earnings.

Weekly Benefit

- Max of $1,103 (as of July 1, 2025), or up to $1,489 with dependents.

Waiting Period

- 7 day waiting period. (Waived for child bonding taken right after maternity leave.)

Job and Benefit Protections

- RI TDI is not job or benefit protected. However, job and benefits protections may be provided through other state or federal laws such as the federal Family and Medical Leave Act (FMLA) or Rhode Island Parental and Family Medical Leave Act (RI FMLA).

Coverage Period

- Maximum of 30 weeks combined TCI and TDI per 52-week lookback period.

Filing for Disability

- To apply for RI State Disability, you must file a claim directly with the state. To file a claim, visit the state website here.

Temporary Caregiver Insurance (TCI)

Workers may be eligible for TCI to bond with a new child (birth, adoption, or foster care) or to care for a seriously ill family member (child, spouse, parent, parent-in-law, or domestic partner).

Eligibility

- Must be employed or actively looking for work, having paid into the RI TDI/TCI fund.
- You must meet specific earnings thresholds, generally at least $18,000 in the base period or $6,400–$18,000 depending on quarterly earnings.

Weekly Benefit

- Approximately 60% of average weekly wages, with a maximum benefit of up to $1,103 per week.
- Dependents allowance may be available for up to 5 children under 18 or disabled children

Waiting Period

- Rhode Island Temporary Caregiver Insurance (TCI) requires a 7-day waiting period, during which you must be out of work for 7 consecutive days. While this initial week is unpaid, benefits are retroactive, meaning they are paid starting from the first day of your leave.

Job and Benefit Protections

- RI TCI is job and benefit protected.
- Additional job and benefit protections may be provided through other state or federal laws such as the federal Family and Medical Leave Act (FMLA) or Rhode Island Parental and Family Medical Leave Act (RI FMLA).

Coverage Period

- As of January 1, 2026, Rhode Island's Temporary Caregiver Insurance (TCI) provides up to 8 weeks of benefits for eligible employees.

Filing for Disability

- To apply for RI State Disability, you must file a claim directly with the state. To file a claim, visit the state website here.