

## State Disability Insurance Laws – Rhode Island

A small number of states, including Rhode Island, require employers to provide disability benefits coverage to employees for nonwork-related illnesses or injuries. The chart below summarizes information about Rhode Island's requirements for temporary disability insurance.

Programs	Funding	Benefits
<p><b>Temporary Disability Insurance (TDI)</b></p> <p>TDI provides benefit payments to insured Rhode Island workers for up to 30 weeks of unemployment caused by 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 in 2024, an individual must have earned \$16,800 in base period wages, or one quarter of base period wages of at least \$2,800 and total base period wages of at least 1.5 times the highest quarter earnings, and total base period earnings of at least \$5,200. Eligible individuals must also be medically certified by a qualified health care provider as unable to work.</p>	<p>The TDI and TCI programs are funded exclusively by employee payroll deductions.</p> <p>Employers are responsible for deducting the TDI 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 Jan. 1, 2024, employers must deduct 1.2% of the first \$87,000 earned.</p>	<p>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. As of July 1, 2024, \$1,070 is the maximum benefit rate and the minimum benefit rate is \$130. This does not include a dependency allowance. The weekly benefit rate remains the same throughout the entire benefit year.</p> <p>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 per child. (The allowance increases to \$20 on Jan. 1, 2025.) Any dependency allowance is determined at the start of the benefit year and remains the same for the entire period.</p>
<p><b>Temporary Caregiver Insurance (TCI)</b></p> <p>TCI provides up to six weeks of wage replacement benefits for eligible workers who need time off to care for a seriously ill child, spouse, domestic partner, parent, parent-in-law or grandparent, or to bond with a new child. The benefit is increased to seven weeks on Jan. 1, 2025, and eight weeks on Jan. 1, 2026.</p>		

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