

Rhode Island State	<h1 style="margin: 0;"><u>RHODE ISLAND STATE</u></h1> <h2 style="margin: 10px 0 0 0;">Temporary Disability Insurance</h2> <h3 style="margin: 10px 0 0 0;">TDI</h3>
Dept. of Labor and Training	
1511 Pontiac Avenue	
Cranston, RI 02920-4407	
Telephone: (401) 462-8740	
o 2006 Plan Requirements	Summary of State Disability Law
o Date Law Enacted	Enacted the mandatory non-occupational disability Benefits law in 1942
o State Law	State fund only - no private plans allowed in substitution.
o Method Used	Tax supported state fund provides benefits - like Unemployment Compensation.
o Private Plan Option	None.
o Private Plan Limitations	Not Applicable.
o Employee Contribution	1.4% of first \$50,600 (effective 01/01/06) of annual wages.
o Employer Contribution	None
o Employers Covered	Employers of 1 or more - same as Unemployment Compensation. Also any city or town which elects coverage.
o Employees Excluded	Certain domestic servants, students employed by school or college, employees or certain non-profit organizations, government employees and others.
o Religious Exemptions	Members of any sect, etc., which depends for healing upon prayer or other spiritual means upon filing waiver of benefits.
o Employee Eligibility	Either base year earnings of \$8,100; or at least \$1,350 in one of the base period quarters and base period wages of at least 1 1/2 times the highest quarter earnings and total base period wages of at least \$2,700.
o Benefits Computed	4.62% of highest quarter wages in base period; subject to a maximum of 85% of statewide average of employees covered by Employment Security Act.
o Minimum Weekly Benefit	\$63, plus greater of \$10 or 7% of weekly benefit per dependent child to age 18, or over 18 if handicapped. (Max. 5 children).
o Maximum Weekly Benefit	\$607, plus greater of \$10 or 7% of benefit per dependent child (up to 5) under age 18 (or over 18 if handicapped).
o Maximum Duration Benefit	30 weeks.
o Waiting Period	7 days for each benefit year, but benefits are payable for first 7 days if disability is continuous for 21 additional days following expiration of the 7 day waiting period.
o Maternity Benefits	Pregnancy-related disabilities treated as any other illness.
o Salary Continuation	Generally, sick pay and benefits treated as any other illness.
o Disability During Unemployment	State plan.
o Post Employment Coverage	
o Important Notice !	This illustration <b>is not</b> and should be relied upon as a comprehensive statement of requirements, limitations and / or provisions of the statutory state disability benefits law, or of all employer responsibilities, or of all employee rights under those laws. This serves as an illustration of highlights only.