

UNDERSTANDING RHODE ISLAND AND FEDERAL PAID LEAVE AND UNEMPLOYMENT INSURANCE

Congress passed federal sick and paid leave laws and expansions to unemployment insurance in late March to help individuals and families impacted by the COVID-19 pandemic.

Rhode Island already has several protections in place for Rhode Islanders who need paid time off from work to care for themselves or a loved one. The state also already offered unemployment insurance. The new federal laws are meant to work in conjunction with current state benefits and protections. This fact sheet seeks to explain both.

For People Still Working - Paid Sick and Paid Leave

You may be able to get both! You don't have to use Rhode Island's first.

RHODE ISLAND EXISTING SICK LEAVE

How much: at least 1 hour for every 35 hrs work (total of 40 hours / 5 days)

Use for: time to care for yourself or a loved one who is sick (COVID-19 related or not)

How to Access: through your employer

- Full pay - if you work for an employer with 18 or more employees
- No pay - if you work for an employer with less than 18 employees, but you cannot be fired

Enforced by: Rhode Island Department of Labor and Training

Drawbacks/Limitations: limited time (only 5 days max for calendar year)

FEDERAL EMERGENCY PAID SICK LEAVE

How much: up to 80 hours (10 days)

Use for: employees who cannot work because of COVID:

- Sick or seeking medical diagnosis of COVID
- Quarantined or isolated
- Caring for a child if school/child care is closed or unavailable

How to Access: through your employer

- Full pay - if employee has COVID or symptoms
- 2/3rd of regular pay - if caring for child who is out of school/care

Enforced by: US Department of Labor

Drawbacks/Limitations: employees in businesses of 500 or more are exempted. Health/emergency response employers may opt out.

RHODE ISLAND PAID LEAVE: TDI AND TCI

How much:

- Temporary Disability Insurance: up to 30 weeks at partial pay (60% of wages)
- Temporary Caregiver Insurance: up to 4 weeks at partial pay (60% of wages)

Use for:

- TDI: Longterm injury or illness (COVID or not) or required to be quarantined
- TCI: Caring for a new child or a seriously ill family member OR
 - Caring for child or family member who has fallen ill or is quarantined

How to Access: Apply at dlt.ri.gov
Funded by employee payroll deduction

Enforced by: Rhode Island
Department of Labor and Training

Time limits: no time limits

Drawbacks/Limitations: state workers
not eligible

FEDERAL EMERGENCY PAID LEAVE

How much:

- Up to 12 weeks:
 - First 10 days may be unpaid; these days can be combined with paid sick days or other leave
 - After 10 days, employer must pay worker 2/3 of wages

Use for:

- Caring for a child who is out of school or child care due to COVID

How to Access: through your
employer

Enforced by: US Department of Labor

Time limits: only through December
2020

Drawbacks/Limitations: very limited
use

For People Who Have Been Laid Off, Furloughed, Had Their Hours Cut, or Can't Find Work - Unemployment Insurance

- State and federal expansions make UI available to almost anyone who has lost work or opportunity because of coronavirus.
- People laid off from full- or part-time work, or are working a reduced schedule can apply now.
- Self-employed and gig workers are now also eligible, and benefits for everyone will increase by \$600 per week through July.
- Most UI recipients will be eligible for 39 weeks of benefits (through the end of December 2020).
- **Apply at:** dlt.ri.gov

NEED MORE RESOURCES?

For more information on COVID-19, go to:

The Economic Progress Institute

www.economicprogressri.org/covid-19