

Spring 2021: Understanding Rhode Island Paid Leave & Unemployment Insurance

In March 2021, President Biden signed the American Rescue Plan. This law makes new changes to paid leave and unemployment insurance options available to workers as the COVID-19 pandemic continues. Importantly, Rhode Island already has protections in place for Rhode Islanders who need paid time off from work to care for themselves or a loved one. Below are all options, state and federal, available to Rhode Islanders to help them navigate work, illness, and caregiving during COVID-19.

For People Still Working- Paid Sick and Paid Leave

Rhode Island Sick Days:

Use for: time to care for yourself or a loved one who is ill

Duration: Up to 40 hours (5 days)

Pay and benefits:

- Full pay and job protection- if you work for an employer with 18 or more employees
- No pay and job protection- if you work for an employer with less than 18 employees

Apply: through your employer

Enforced by: RI Department of Labor and Training (DLT)

Limitations: limited time available- 5 days max for calendar year

Federal Sick Days:

Use for: If you are quarantining, experiencing COVID symptoms, seeking COVID test results, obtaining COVID vaccine, recovering from COVID vaccine, caring for a loved one in quarantine, or caring for a child due to school/childcare closures

Duration: up to 80 hours (10 days)

Pay and benefits:

- Full pay- if you're caring for yourself
- Two-thirds pay- if you're caring for a loved one or child

Apply: through your employer

Enforced by: US Department of Labor

Limitations: employees in businesses of 500 or more are exempt.

Rhode Island Paid Leave-TDI & TCI

Use for:

- Temporary Disability Insurance (TDI)- long-term injury or illness, including COVID-19 illness
- Temporary Caregiver Insurance (TCI)- caring for a new child; caring for an ill family member, including COVID-19 illnesses; or family member in quarantine

Federal Emergency Paid Leave

Use for:

- If you are quarantining, experiencing COVID symptoms, seeking COVID test results, obtaining COVID vaccine, recovering from COVID vaccine, caring for a loved one in quarantine, or caring for a child due to school/childcare closures

Duration:

- TDI- up to 30 weeks
- TCI- up to 4 weeks

Pay and benefits: 60% of regular pay and job protection

Apply: online through Department of Labor and Training (DLT) [here](#)

Enforced by: RI Department of Labor and Training (DLT)

Limitations: state workers and independent contractors are not eligible

Duration:

- Up to 12 weeks off

Pay:

- Employer must pay worker two-thirds of their regular pay

Apply: through your employer

Enforced by: US Department of Labor

Limitations: Capped at 12 weeks. If you have already used some federal paid leave time since March 2020, your time does not "reset" now.

Three Important Notes:

- **Your employer is no longer required to provide you with Federal Paid Sick Days or Federal Emergency Paid Leave.** However, your employer **may opt to provide you with such leave until September 30, 2021** so that they can receive a tax credit. If you have already exhausted federal paid sick days before April 1, 2021, your employer now has the option to provide you with another 10 paid sick days for use between April 1- September 30, 2021.
- **You can use BOTH RI Paid Sick Days and Federal Paid Sick days for a total of 15 days (120 hours),** if you can access Federal Paid Sick Days.
- **Federal Paid Sick Days and Federal Paid Leave are separate benefits.** You can take 10 days of Federal Paid Sick Days and 12 weeks of Federal Paid Leave, for a total of 14 weeks. In addition, taking these Federal benefits does not impact, reduce, or interact with your Rhode Island Paid Sick Days or Paid Leave benefits. Talk with your employer to see what benefit(s) you are eligible for and which make most sense for you to take.

See this [Fact Sheet](#) from the Center for Law and Social Policy for more details and important notes

For people who have been laid off, furloughed, had their hours reduced, or cannot find work- Unemployment Insurance (UI)

- UI is available to almost anyone who has lost work or opportunity due to COVID-19, including self-employed individuals and gig workers
- Everyone collecting UI will automatically receive an additional \$300 per week on top of their regular benefit rate until 9/6/21 and UI will provide up to 79 weeks of benefits through 9/6/21
- Since May 2021, DLT brought back the requirement that people receiving unemployment benefits need to look for work
- You can now earn more working part-time and still be eligible for UI benefits (regular UI or PUA)
- For more information, see this [EPI Fact Sheet](#). Apply online at dlt.ri.gov/covid19/.