



Temporary Disability Insurance

If you are an employer with one or more employees, you may be required by the State of Hawai`i to provide your employees with **Temporary Disability Insurance (TDI)**. TDI is a "wage replacement" program that pays your employees benefits to partially replace loss of wages due to off-the-job injury or sickness.

Statutory Plan Benefits

- Employees on disability receive up to 58% of their average weekly wage up to the State of Hawai`i maximum benefit amount.
- The benefit amount is payable from the 8th day of disability.
- The maximum length of coverage is a total of 26 weeks during the benefit year.

Coverage Eligibility

- Injury or illness must not be work-related and prevents your employees from performing regular work.
- Disability requires confirmation by a certified physician.
- Coverage is available to employees who are hired immediately before the date of injury or illness.
- Coverage is available to employees who are separated from their jobs if the disability is within two weeks of the separation date.
- Coverage is available to employees who worked at least 14 weeks during each of which the individual was paid 20 or more hours and earned not less than \$400 during the 52 weeks immediately preceding the first day of disability.

Contact your Insurance Broker or Benefits Consultant for more information or an application.

Employers' Protective Insurance Company offers Temporary Disability Insurance to Employers insuring employees residing in Hawai`i; this plan may not be available to employees residing on the mainland. Employers' Protective Insurance Company makes no representations regarding an Employer's legal obligations under Federal or State employment and other applicable laws. Employers should contact their legal advisors for further information and advice regarding compliance with such laws. Employers' Protective Insurance Company plan complies with applicable state laws. In some cases, state laws require amendments to the benefits described above. This is an outline and summary of standard plan provisions but does not reflect all state variations. If applicable, the employer will be given certificates for distribution to each insured employee which describes their plan in detail. This is not the summary plan description required of certain employers by ERISA.