

Temporary Disability Insurance (TDI)

Group Insurance Products

Temporary Disability Insurance is a “wage replacement” program that pays benefits to partially replace loss of wages due to off-the-job sickness or injury. With few exceptions, all employers in Hawaii with one or more employees (full-time, part-time, or temporary) are required to provide disability benefits for their employees.



Why Choose Pacific Guardian Life?

Experienced

Serving Hawaii's TDI needs since 1970.

Convenient

Located conveniently in the heart of Honolulu, PGL is either a walk or phone call away.

Professional

We are rated “A” Excellent by the A.M. Best Company. We have also received the Excellence in Education 2009 award for outstanding student performance, consistently high participation, and strong emphasis in professional development through the LOMA FLMI insurance education program.

Innovative

Exclusive riders attached to TDI policies.

Statutory Plan Benefits

- ▶ Pays up to 58% of average weekly wages rounded to the next higher dollar.
- ▶ Benefits payable from the 8th day of disability.
- ▶ Maximum 26 weeks of benefit during the benefit year.

Advantages to Employers

- ▶ Satisfies state requirement for TDI.
- ▶ Fulfills moral and social obligation to help replace lost wages.
- ▶ Positively affects employee morale.

Advantages to Employees

- ▶ Provides reliable source of income in the event of off-the-job sickness or injury.
- ▶ Covers pregnancy related disabilities.

Eligibility

- ▶ Injury or illness is not work-related.
- ▶ Injury or illness prevents the employee from performing regular work.
- ▶ Disability must be certified.
- ▶ Employee is hired immediately before the date of injury or illness, or if separated from job, within two weeks of separation date.
- ▶ Employee worked at least 14 weeks during each period in which the employee was paid for 20 or more hours and earned not less than \$400 during the 52 weeks immediately preceding the first day of disability.

Pacific Guardian Life is the Market Leader in TDI.

With over half of the insured lives in Hawaii covered through Pacific Guardian TDI policies, we handle over 14,000 group accounts, and more than 170,000 employees.



PACIFIC GUARDIAN LIFE

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Add More Value to Your TDI – Simple & Affordable Optional Riders

Pacific Guardian Life takes statutory TDI one step further by offering simple and affordable optional riders and customized solutions. Employers who are looking for enhanced employee benefits at an affordable cost or a way to customize a more comprehensive plan, can find this flexibility with Pacific Guardian Life's TDI.

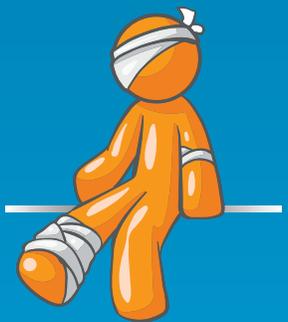
TDI Extension Rider

The maximum benefit period for statutory TDI is 26 weeks. With PGL's TDI Extension Rider, the benefit period is extended an additional 26 weeks, thereby allowing a full 52 weeks of TDI coverage at an affordable cost.

Group Term Life Rider

Provide your employees with some financial protection in the event of an untimely death. At an affordable rate, PGL's Group Term Life Rider will pay a one-time lump-sum amount equal to the employee's maximum TDI statutory benefit. The employer-paid benefit rider will provide benefits for all employees who are covered for TDI. Some restrictions apply.

Pacific Guardian Life insurance products comply with applicable state laws. In some cases, state laws require amendments to the benefits described above. This brochure is an outline and summary of standard plan provisions, but does not reflect all state variations. The employer will be given certificates for distribution to each insured employee which describe their plan in detail. This brochure is not the summary plan description required of certain employers by ERISA.



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