



PACIFIC GUARDIAN LIFE

# TEMPORARY DISABILITY INSURANCE

*Temporary Disability Insurance (TDI)* 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.

## ELIGIBILITY

- Must be totally disabled.
- Applies to non-work related injury or illness.
- Disability must be certified.
- Employee must be in current employment before the date of injury or illness, or if separated from his or her job, within two weeks of separation date.
- Employee worked at least 14 weeks (need not be consecutive nor with only one employer) 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.

## STATUTORY PLAN BENEFITS

- Pays up to 58% of average weekly wages rounded to the next higher dollar up to the maximum set annually by the state.
- 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 obligations to help provide partial wage replacement.

## ADVANTAGES TO EMPLOYEES

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



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# TEMPORARY DISABILITY INSURANCE - OPTIONAL RIDERS

## ADD MORE VALUE TO YOUR TDI –

### SIMPLE AND 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 HIGHLIGHTS

- Extends TDI maximum benefit period from 26 weeks to 52 weeks.
- Cost is an additional \$.10/\$100 of covered wages.
- Available to groups with 4 to 99 covered employees.

### TDI GROUP LIFE RIDER HIGHLIGHTS

- Group Life benefit attached as a rider to an existing or new TDI policy.
- Coverage is equal to the weekly benefit amount an employee would be eligible for multiplied by 26.
- Cost is an additional \$.10/\$100 of covered wages for groups with less than 50% of their covered employees age 50 or older, or an additional \$.50/\$100 of covered wages for groups with 50% or more employees age 50 or older.
- Primary provisions:
  - 4 to 99 covered employees, no evidence of insurability required
  - Conversion privilege
  - Standard age reduction schedule
  - No waiver of premium
  - Excludes high risk industries

These riders may be altered, changed or discontinued in the future.



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