

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.

**Pacific Guardian Life
is the Market Leader
in Temporary
Disability Insurance.
We handle over 16,000
group accounts, and
more than 190,000
employees in the
State of Hawaii.**



TEMPORARY DISABILITY INSURANCE



PACIFIC GUARDIAN LIFE

Pacific Guardian Life Insurance Company, Ltd.

Pacific Guardian Tower

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Honolulu, Hawaii 96814

Oahu: (808) 955-2236

Toll-Free: (800) 367-5354

www.pacificguardian.com

Available only in Hawaii.

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.

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 riders and customized solutions. Employers with 4 - 99 covered employees who are looking for enhanced employee benefits at an affordable cost 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.

TDI 60 RIDER

- Increases weekly benefit to 60% up to a maximum weekly benefit of \$1,500
- Provides 60% wage replacement for employees with annual wages of up to \$130,000.
- The cost is an additional \$0.05/\$100 of covered wages.

TDI 65 RIDER

- Increases weekly benefit to 65% up to a maximum weekly benefit of \$2,500
- Provides 65% wage replacement for employees with annual wages of up to \$200,000.
- The cost is an additional \$0.10/\$100 of covered wages.

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

Sharing Our Life With Yours

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.