

# HAWAII

## TEMPORARY DISABILITY INSURANCE (HI TDI) FACT SHEET



<b>Effective Date</b>	Enacted in 1969
<b>Employee Eligibility</b>	To be eligible for TDI benefits, an employee must have at least 14 weeks of Hawaii employment during each of which the employee was paid for 20 hours or more and earned not less than \$400 in the 52 weeks preceding the first day of disability. The 14 weeks need not be consecutive nor with only one employer. The employee must also be currently employed to be eligible. A list of employee types that are exempt from coverage can be found <a href="#">here</a> .
<b>Covered Employers</b>	Hawaii requires most employers to provide partial wage replacement insurance coverage to their eligible employees for non-work-related illness or injury (including pregnancy).
<b>Contribution Rates &amp; Funding</b>	<p>An employer may adopt one or more of the following methods of providing disability benefits:</p> <ul style="list-style-type: none"><li>• Purchase insurance from an authorized insurance carrier;</li><li>• Adopt a self-insured plan, which must be approved by the state's Disability Compensation Division (Division); or</li><li>• Enter into a collective bargaining agreement that contains sick leave benefits at least as favorable as required by the disability benefits law.</li></ul> <p>An employer may pay for the entire cost of disability benefits, or the employer may share the cost with employees. However, the employee's contribution cannot exceed 0.5% of the employee's weekly wages, with the maximum deduction not to exceed \$6.00 per week during 2022.</p>
<b>Reasons for Leave</b>	If an employee is unable to work because of an off-the-job sickness or injury and that employee meets the qualifying conditions of the law, the disabled employee will be paid disability or sick leave benefits to partially replace the wages lost.
<b>Weekly Benefits</b>	<ul style="list-style-type: none"><li>• Payable at 58% of the employee's average weekly wages</li><li>• For claims beginning on or after January 1, 2022, the maximum weekly benefit is \$697.00</li></ul>
<b>Timing of Benefits</b>	Eight consecutive days of disability.
<b>Maximum Leave Benefit</b>	Maximum of 26 weeks.
<b>Voluntary Plan</b>	<p><b>Private Insured or Self-Insured:</b></p> <p>If the employer has a sick leave plan that differs from statutory benefits and has been approved by the Division as an equivalent or better-than-statutory plan, the weekly benefit amount, duration of payments, and whether or not a waiting period is required will be determined by the plan.</p>
<b>Interacting with Other Laws</b>	TDI is a "wage replacement program that pays for employees' benefits to partially replace loss of wages due to off-the-job injury or sickness; it is not a leave program and would run concurrently with any other leave programs the employee may be eligible for."
<b>Additional Resources</b>	For more information, visit Hawaii's <a href="#">Department of Labor and Industrial Relations</a> .