



PACIFIC GUARDIAN TOWER • 1440 KAPIOLANI BOULEVARD • HONOLULU, HAWAII 96814 • TEL (808) 955-2236

## **TEMPORARY DISABILITY INSURANCE OVERVIEW**

### **Temporary Disability Insurance (“TDI”)**

1. TDI is required by law.
2. TDI is a “wage replacement” benefit for non-work-related injury or sickness, including a disability caused by pregnancy or termination of a pregnancy.

### **TDI Benefits**

1. 58% of average weekly wages rounded up to the next higher dollar.
2. Maximum of \$765.00 per week (2023).
3. There is a 7-day elimination period therefore benefits are payable from the 8th day of disability.
4. Maximum of 26 weeks of benefits paid during a benefit year. A “benefit year” is twelve (12) months from the date of disability.

### **Maximum Taxable Payroll for 2023**

Weekly .....	\$ 1,318.48
Monthly.....	\$ 5,713.41
Quarterly .....	\$ 17,140.24
Annually.....	\$ 68,560.96

### **Eligibility**

1. The injury or illness is not work-related.
2. The disability is certified by a licensed physician.
3. The claimant was employed immediately before the date of disability. (For unemployed claimants, the disability occurred within 2 weeks of his/her job separation date.)
4. The claimant must have been employed for at least 14 weeks during each of which he/she was paid 20 hours or more and earned wages of at least \$400 during the fifty-two (52) weeks immediately preceding the first day of disability.