

## FREQUENTLY ASKED QUESTIONS

# Questions are understandable — we have answers for you!

## Temporary Disability Insurance (TDI)

### What is TDI?

TDI, like workers' compensation and unemployment insurance programs, is a "wage replacement" program. This means if you are unable to work because of an off-the-job sickness or injury and you meet the qualifying conditions of the law, you will be paid disability or sick leave benefits to partially replace the wages you lost. TDI does not include medical care.

### Who is covered by TDI?

Any worker who meets the eligibility requirements, whether hired on a part-time, intermittent, or full-time basis, must be provided TDI coverage by their employer.

### What are the eligibility requirements?

You must have been in Hawaii employment at least 14 weeks during each of which you were paid for 20 hours or more in the 52 weeks preceding the first day of disability and earned at least \$400. The 14 weeks need not be consecutive nor with only one employer.

### What other requirements must be met?

You must meet the following conditions in addition to meeting the eligibility requirements:

- Your injury or illness is not work-related; it is not caused by your job
- Your injury or illness prevents you from performing your regular work
- Your disability is certified by a licensed physician, surgeon, dentist, chiropractor, osteopath, naturopath, or an accredited practitioner of a faith-healing group
- You were employed immediately before the date you suffered your injury or illness, or if you were separated from your job, your disability occurred within two weeks from your separation date

### How many benefits are you entitled to receive?

Your employer has a statutory plan that provides benefits according to minimum benefit standards.

- For 2026, employees are entitled to temporary disability benefits at 58% of their average weekly wage up to a maximum of \$871 per week.\*
- Benefits are payable from the eighth day of disability for a maximum of 26 weeks.
- The Department of Labor and Industrial Relations determines the maximum weekly wage base. For 2026, it's \$1,500.21. If the employee earns more, the amount in excess won't be used to calculate benefits.
- This creates a maximum weekly benefit of almost \$871 as shown here: 58% of \$1,500.21 = \$871.

### What do you do in case you suffer a disability?

If you suffer a disabling nonoccupational injury or sickness, notify your employer immediately and ask for a Form TDI-45, claim for disability benefits.

- Complete Part A of the claim form, Claimant's Statement
- Take the form to your doctor to complete Part C, Doctor's Statement
- Submit completed forms to USABLE Life
  - Mail: P.O. Box 840, Honolulu, HI 96808-0840
  - Fax: (808) 538-8930
  - Email: [tdicustomerservice@usablelife.com](mailto:tdicustomerservice@usablelife.com)
  - Online: [claims.usablelife.com/tdi](https://claims.usablelife.com/tdi)

## Who should I contact if I have additional questions?

TDI claims are processed in our downtown Honolulu office. Our local customer relations team is available to answer your TDI insurance questions. We can be reached at 808-538-8900, Monday-Friday, 8 a.m. to 5 p.m. HST.

You may also contact your claims examiner directly regarding the status of your claim. Please reference the acknowledgment letter that was sent to you when your claim was first submitted.

## How soon should you file your claim?

The law requires that you file your claim within 90 days from the date you were disabled. If you file your claim after 90 days, you may lose part of your benefits unless good cause can be shown. If you file your claim 26 or more weeks after your disability, you will not be entitled to any benefits. To avoid partial or complete loss of benefits, file your claim within 90 days.

## What if you are denied benefits or disagree with your weekly benefit amount?

USable Life is required to send you written notice (three copies) if your claim is denied. If you disagree with the denial, you may appeal by explaining why you disagree on the notice and send two copies to the Disability Compensation Division (DCD) office. You have 20 days in which to appeal. The DCD will notify you of the time and place of the appeal hearing. An impartial referee will hear your case. Although it is not required, you may have an attorney represent you at the hearing. If you do not agree with the referee's decision, you may further appeal to the circuit court.

You may appeal to the DCD if you disagree with the amount of benefits paid to you by USable Life. Bring evidence, such as pay slips or check stubs, to prove you are entitled to more benefits.

## Ineligibility for benefits

You are not eligible for benefits if:

- You performed work for pay during your period of disability
- You were denied unemployment insurance benefits because of a work stoppage due to a labor dispute
- Your injury was willfully and intentionally self-inflicted or received while committing a criminal offense
- You received or will receive unemployment insurance, workers' compensation, or federal disability benefits

## What if you receive benefit payments from other sources?

If you were paid or expect to be paid cash benefits from other sources (except your private income protection plan) for a disability for which your employer or the insurance carrier has already paid you TDI benefits, USable Life has the right to claim or subrogate the amount paid to you. Subrogation may also extend to workers' compensation benefits if such benefits are awarded subsequently and cover the same disability period.

## What are the penalties for knowingly providing false or misleading information?

You will be held ineligible for benefits for an indefinite period if you knowingly make a false statement, misrepresent a fact, or fail to disclose a material fact in order to obtain unentitled benefits. You will be required to repay all improperly received benefits.

*\*Average weekly wages are rounded to the next higher dollar amount.*

*USable Life<sup>SM</sup> is used with the consent of USable Mutual Insurance Company.*

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