

TEMPORARY DISABILITY INSURANCE



Temporary Disability Insurance — financial security that's desirable

Live life. You're covered.®

For over 40 years, USABLE Life has been a trusted name among elite carriers in life insurance. Our financial strength and stability provides you with the security you need in an insurance partner. We offer the advanced expertise and capabilities of a major carrier without treating you like just another number.

We work hard to deliver the highest quality of financial security to our customers when they need it the most and can be relied upon to pay claims quickly and accurately. It is our top priority to make a meaningful difference and provide an exceptional customer experience for you and your employees.

You are our priority

We know that protecting your company and its employees is a critical responsibility. Taking care of employees is more than providing a safe place to work; it's also about offering employees and their families protection outside the workplace while helping to recruit and retain the talent you need to succeed.

When employees can't work, it puts pressure on everyone. Temporary Disability Insurance (TDI) helps them continue to meet financial obligations when they're out of work due to a covered condition.

PRODUCT HIGHLIGHTS

- *The state of Hawaii requires employers to provide partial "wage replacement" insurance coverage to eligible employees for off-the-job injuries, sickness, and pregnancy*
- *Benefits are payable for up to 26 weeks*
- *We offer local customer service and claim management in our downtown Honolulu office*
- *Preparation of W-2 for TDI payments is offered at no additional charge*





What is TDI?

Hawaii requires employers to provide partial “wage replacement” insurance coverage — TDI — to eligible employees. TDI provides partial income replacement if an employee becomes disabled due to a nonoccupational accident, illness, pregnancy, or complications of pregnancy and is under the regular care of a physician.

Benefits are payable for up to 26 weeks. Payment will be made within 10 business days of receipt of a valid claim, and this payment will begin on the eighth day of disability (following a seven-day elimination period). Express payments are made on eligible pregnancy claims (a lump-sum payment at the beginning of the disability period).

Employers in Hawaii with one or more employees (full time, part time, or temporary) are generally required to provide temporary disability benefits for employees. For more information on TDI law, visit labor.hawaii.gov/dcd/home/about-tdi/.

2023 TDI statutory plan benefits

The statutory plan provides benefits according to the minimum benefit standards as required by law. The Department of Labor and Industrial Relations determines the maximum weekly wage base. For 2023:

- *The maximum weekly wage base is \$1,318.48. If the employee earns more, the amount in excess won't be used to calculate benefits.*
- *Employees are entitled to TDI benefits at 58% of their average weekly wage up to a maximum of \$765 per week* (58% of 1,318.48 = \$765).*
- *Benefits are payable from the eighth day of disability for a maximum of 26 weeks.*

Online capabilities for administrative ease

- Billing and payment
- Claims submission for employer and employee
- View of claims and benefit payment status (for HR administrators)

Local service and claim management

TDI claims are processed in our downtown Honolulu office. Our local customer relations team is available to answer your TDI insurance questions.

We maintain contact with the employer and physician while the employee is disabled, and we reach out to every TDI claimant by mail and phone. For employer compliance, we notify the Hawaii Department of Labor when policies are issued. Preparation of W-2 for TDI payments is offered at no additional charge.

Contact your USABLE Life representative today!

To learn more:



This document provides a brief description of USABLE Life's Temporary Disability Insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance certificate carefully.

**Average weekly wages are rounded to the next higher dollar to a maximum of \$765.*

INTENDED FOR EMPLOYER USE

