

Hawaii State	<b><u>HAWAII STATE</u></b>
Dept. of Labor & Individual Relations	
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Telephone: (808) 586- 9188	
<b>Temporary Disability Insurance</b>	
<b>TDI</b>	
<b>2006 Plan Requirements</b>	<b>Summary of State Disability Law</b>
Date Law Enacted	Enacted the mandatory non-occupational disability Benefits law in 1969
State Law	All Private plans ( No state fund or plan)
Method Used	Employer must provide benefits like workers' compensation, but employees share cost
Private Plan Option	Insured and self insured plans equal to or exceeding statutory requirements and continuation of certain existing plans (collective bargaining)
Private Plan Limitations	None
Employee Contribution	50% of cost but no more than 0.5% of weekly wages to a maximum of \$3.96 per week
Employer Contribution	Balance of cost
Employers Covered	All employers
Employees Excluded	Certain domestic servants, non-profit organization employees and others
Religious Exemptions	None
Employee Eligibility	Remuneration for a least 20 hours, and wages of at least \$00 during the 52 weeks immediately preceding disability
Benefits Computed	58% of average weekly wage of \$26 or more to next highest dollar
Minimum Weekly Benefit	\$14 or average weekly wage, if lesser amount
Maximum Weekly Benefit	\$460 (effective 1/1/06)
Maximum Duration Benefit	26 weeks for any disability or within a benefit year
Waiting Period	7 Days for Accident and 7 Days for sickness
Maternity Benefits	Pregnancy treated the same as any other illness
Salary Continuation	No Disqualification from benefits, but salary maybe used as part of compliance with benefit provisions of law
Disability During Unemployment	Special fund created 7/1/69 from employer contribution of 0.2% of covered wages. Levy on employers or insurers when balance is below \$500,00
Post Employment Coverage	
Important Notice !	This illustration <b>is not</b> and should be relied upon as a comprehensive statement of requirements, limitations and / or provisions of the statutory state disability benefits law, or of all employer responsibilities, or of all employee rights under those laws. This serves as an illustration of highlights only.