



Hawaii Temporary Disability Insurance (TDI) Benefit Provisions

Benefit Description Assumes Standard Statutory Contributory Benefits in Compliance with HI TDI Law.

Benefit Description	Hawaii TDI provides benefits for all eligible employees in HI when the employee is unable to work due to an off-the-job injury or sickness, including pregnancy, providing the employee meets the qualifying conditions of the law. The law is intended to provide for paid disability or sick leave benefits to partially replace lost wages.
Eligibility	All covered employees working in Hawaii as defined by HI TDI Law.*
Week Benefit Amount	58% of Employee's average weekly wages to maximum of \$640.00
Benefit Duration	Up to a maximum of 26 weeks
Benefits Begin	Accident/Sickness: 8th Day of disability
Employee Contribution Maximum	The maximum amount that an Employee may contribute to the cost of the Temporary Disability Insurance shall not exceed; 0.50% of Employees' Weekly Wages up to the weekly maximum wage base of \$1,102.90; for a maximum of \$5.51 per week.
Claims	Claims must be filed within 90 days of the date of disability. A late filing may result in a denial or reduction of benefits. Claim forms (TDI-45) must be mailed to: Guardian, C/O Hawaii TPA Services 500 Ala Moana Blvd Suite 2-200 Honolulu, HI 96813 Claims Questions? Phone: 808 792 8498 Fax: 808 535 8837 Toll Free: 800 345 4185, Email: tdi@mdxhawaii.com
Policy Changes or Amendments	Amendments or changes to your plan, please send requests directly to Guardian at smd_team@glic.com
Customer Service Inquiries	If you have any general questions, please call our Customer Response Unit at 888 278 4542 or email CRU@glic.com

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*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 no less than \$400 in the 52 weeks preceding the first day of the disability. The 14 weeks need not be consecutive nor with only one employer. The employee must also be in current employment to be eligible to receive benefits. Some employee are excluded from coverage. For Hawaii TDI Limitations and Exclusions, refer to sections [392-5](#) and [392-27](#) of the law for exclusion and ineligibility for benefits. TDI benefits shall be payable according to the Hawaii Temporary Disability Insurance Law. GP-1-TDI-PS96. Guardian currently offers state-mandated disability insurance coverage in Hawaii. All terms of coverage, including benefits, eligibility, coverage limitations and exclusions which apply, are in compliance with the statutory requirements of the state. Any optional riders and/or features which may be available may incur additional costs. Plan documents are the final arbiter of coverage. Hawaii TDI Policy GP-1-TDB-PS96. GUARDIAN® is a registered trademark of The Guardian Insurance Company of America® ©Copyright 2020 The Guardian Life Insurance Company of America.