

Hawaii Temporary Disability Insurance Benefits



Hawaii Temporary Disability Insurance Benefits provide you with a weekly cash benefit if you are unable to work for a short time due to a covered disability (e.g., back injuries, recovery from surgery, childbirth, illnesses, etc.).

To be eligible for benefits you must meet eligibility requirements of the Hawaii Temporary Disability Insurance Law. See your employer for details.

Plan features

After your claim is approved, you:

- Receive a weekly benefit that replaces a percentage of your income—up to a maximum. Keep in mind that this benefit could impact fully insured short-term disability benefits. Learn more about how your benefit is calculated and the maximum benefit amount allowed by visiting: <https://labor.hawaii.gov/dcd/frequently-asked-questions/tdi/>.
- Begin receiving benefits in as soon as 8 days from the date you are unable to work due to an injury or an illness (these durations are referred to as "elimination periods").
- Receive a weekly benefit for up to 26 weeks—as long as you are still unable to work due to a covered disability.

For complete plan details

This highlight flyer is intended to provide an overview of the statutory benefits available from your employer and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan. For more information, please contact your employer.

Important plan provisions

What are the limitations?

You will not be eligible to receive temporary disability benefits:

- for any period of disability during which you would be disqualified from receiving benefits under the Hawaii employment security law by reason of unemployment due to a stoppage of work existing because of a labor dispute for the duration of such disqualification.
- If you have knowingly made a false statement or representation of a fact or knowingly failed to disclose a material fact in order to obtain benefits under this chapter to which you are not otherwise entitled. The ineligibility shall be for a period determined by the Director but shall not exceed the period of disability with respect to which the false statement or representation was made or the nondisclosure occurred.
- For any period of disability due to willfully and intentionally self-inflicted injury or to injury sustained in the commission of a criminal offense specified in Title 37.
- For any day of disability during which you performed work for remuneration or profit, except that, if after returning to work you suffer a relapse after performing work for less than a full day, you shall be paid benefits or be given Waiting Period credit, provided your wages for the partial day's work did not equal or exceed the prorated disability benefits to which you are entitled. The amount of the benefit payable is derived by subtracting the gross wages received for performing less than a full day's work, from the prorated disability benefits to which you are entitled.
- Unless the claim for disability benefits is filed within ninety days after the commencement of the period of disability or as soon thereafter as is reasonably possible.
- For any period during which you are not under the care of a person duly licensed to practice medicine, surgery, dentistry, chiropractic, osteopathy, or naturopathy, who shall certify your disability, the probable duration thereof, and such other medical facts within the person's knowledge.

This Overview is preliminary to the issuance of the Policy. Refer to your Certificate for details. Receipt of this Overview does not constitute approval of coverage under the Policy. In the event of a discrepancy between this Overview, the Certificate and the Policy, the terms of the Policy will govern.

If your disability coverage is paid with pre-tax dollars, the benefit payments will be fully or partially taxable under federal tax law based on the percentage of the premiums paid with pre-tax dollars. State tax laws for disability benefit payments vary and other tax considerations apply. Please consult your legal or tax advisor for more information. Sun Life does not provide tax advice.

Group insurance policies are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in Hawaii under Policy Form Series TDI-POLICY. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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