

<div>Larkin</div> <div>Hawaii - Coverage Options and Funding (State Income Replacement Benefits)</div>	
State Programs	Temporary Disability Insurance Law Disability Compensation Division Department of Labor and Industrial Relations (808) 586-9151 https://labor.hawaii.gov/dcd/
Employer Eligibility	Employers with 1 employee (HI) must remit applicable contributions for this program (see "Cost" field below). It would be prudent to work with your broker/insurance carrier immediately if you have (or will have) any HI employees, to set up your HI TDI coverage proactively.
Employee Eligibility	Employees are eligible for benefits if they have worked for a covered Hawaii employer for at least 14 weeks, been paid for 20+ hours in each week, and earned wages of at least \$400 during the 52 weeks immediately preceding the first day of disability. (The 14 weeks need not be consecutive nor with only one employer). We generally advise that employees apply and the insurance carrier will make the determination of eligibility.
Coverage Allowed	No state administration of claims. Employers must insure or self-insure. Insured and self-insured plans must provide statutory minimum.
Cost	Employer Employer has option to pay the entire cost or share it with the employee. Employee Employee cost is 0.5% of the first \$1,441.72 of employee's weekly wages. Maximum weekly cost is \$7.21
Employer Action Summary	No state registration – employers may collect Temporary Disability Insurance (TDI) contributions, directly, to cover the cost of disability insurance.

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