

# The Prudential Insurance Company of America

## Hawaii Statutory Temporary Disability Insurance (TDI) For Hawaii Employees of Franklin Covey Co.

Effective January 1, 2025

**The document reflects 2024 benefits and rates. Please note that 2025 benefit and rates (not yet published) will apply effective 1/1/2025.**

**Eligibility and Effective Date of Coverage:** An employee must be employed at least 14 consecutive weeks for a covered employer during each of which he/she was paid 20 hours or more and earned greater than or equal to \$400 in the four completed calendar quarters before the disability.  
(1)

**Amount of Benefit:** TDI benefits are paid at the rate of 58% (2) of weekly earnings. The maximum benefit is \$798 per week. If an employee's average weekly wage is less than \$26, the benefit is 100% of their average weekly wage. The amount of benefit payable for each day you are disabled is generally one-fifth of your weekly benefit (based on the actual number of days worked per week).

**Maternity Benefits:** Pregnancy related disabilities are treated as any other illness.

**Deductible Sources of Income:** The Hawaii Temporary Disability Insurance Law determines any applicable deductible sources of income.

**Benefit Duration:** TDI benefits are payable for up to 26 weeks during any one period of disability.

**Waiting Period:** Benefits begin on the 8<sup>th</sup> day of Disability.

**Cost to Employee:** Hawaii Temporary Disability Insurance benefits are being provided to you on a non-contributory basis. The entire cost your coverage is being paid by your Employer.

**Limitations:** Benefits are not payable under the following conditions:

- If you knowingly make a false statement or knowingly fail to disclose information in order to obtain benefits.

- For any period of disability due to willful and intentional self-inflicted injury or injury sustained in the commission of a criminal act.
- For any day of disability during which you performed work for pay.
- For any period of disability during which you are entitled to unemployment benefits, federal disability benefits, workers' compensation benefits, or any indemnity payments for wage loss under any applicable employers' liability law.
- Unless the claim is filed within ninety days after the commencement of the period of disability or as soon thereafter as is reasonably possible.

(1) Refer to the Hawaii Temporary Disability Insurance Law for exemptions.

(2) Any deductible sources of income are determined by the Hawaii Temporary Disability Insurance Law.

Short Term Disability Insurance is underwritten by The Prudential Insurance Company of America, a New Jersey company, 751 Broad Street, Newark, NJ 07102. This Short Term Disability Form is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern. Contract series: 83500, 39127-A.

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