MetLife

# Your Guide to Hawaii Temporary Disability Insurance for 2026

## (HI TDI)

Updated as of December 2025

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**This guide aims to provide you with comprehensive information about your rights, benefits, and the process for applying for these programs.**

# Overview of HI TDI

**Hawaii Temporary Disability Insurance (TDI)** offers wage replacement benefits for employees who need to take leave for a non-work-related injury or sickness, including pregnancy.

## Eligibility

You are eligible for HI TDI benefits if you have worked least 14 weeks in Hawaii, were paid for 20 hours or more weekly during those 14 weeks, and earned at least $400 during the 52 weeks immediately before the disability. The 14 weeks can be with multiple employers and does not need to be consecutive.
Federal employees, certain domestic workers, commission only insurance/real estate agents, and others referenced in the statute are excluded from being eligible for benefits.

## Benefit Details

**Benefits and Qualifying Life Events**

You can receive part of your pay but no job protection* if you need to take time off for certain disability leaves to address your personal off-the-job illness or injury including pregnancy.

*Job protection may be provided through other federal or state laws such as the federal Family and Medical Leave Act (FMLA) or the Hawaii Family Leave Law (HI FLL).

## Cost of Coverage

In 2026, the maximum cost of coverage is 0.5% of your weekly wages and cannot exceed $7.50 per week, or $390 per year. Your employer may withhold this amount via payroll deductions.

## Benefit Duration and Waiting Period

Leave can only be taken continuously.

**26**

**Weeks**

**Disability Leave:** can be taken for up to 26 weeks, with a 7-day unpaid waiting period.

# Calculating Your Benefits

The benefit amount you can receive depends on your average weekly pay. In **2026**, you can receive **58%** of your average weekly wage, up to the maximum weekly benefit of **$871**.

# Example Calculation

**Let's go through examples to make it clearer.**

**Example 1**
**If your average weekly wages are $600**

$600*58% = $348 weekly

**Example 2**
**If your regular weekly wages are $2,000**

$2,000*58% = $1,160

Since **$1,160** is higher than the maximum weekly benefit your total benefit would be the maximum of **$871**.

## Coordinating with Other Benefits

You may qualify for more than one program based on the leave reason. HI TDI, Hawaii Family Leave Law (HFLL), and the federal FMLA can be taken at the same time and should be taken at the same time when applicable.

## Applying for Benefits

**Steps to Apply**

1. You should notify your employer of the need for a leave as soon as possible.
2. You should file a MetLife HI TDI claim, using Form TDI-45, up to 30 days in advance of the leave. If the leave is unforeseeable, claims may be submitted up to 90 days after the leave has begun.
3. Hawaii requires that claims be processed on the islands. MetLife works with a third party administrator for claim administration services. Once the completed claim form is received, a decision on the claim will be made within 10 business days.
4. If you qualify for benefits, you will receive your first benefit payment and approval letter in the mail. Each payment thereafter will be provided by paper check as well.
5. If you are not eligible for HI TDI, you will receive a call advising of the review outcome. You have the right to appeal the decision on your claim. Instead of a decision letter, you will receive 3 copies of the HI TDI-46 (Denial of Claim for Disability Benefits). It will include information about the process and timeframe for filing an appeal to the state.

## Documentation to Support Your Claim

The **HI TDI-45** claim form has three sections (Part A, B, and C). It is important that all sections are completed and signed by you (the employee), your employer, and your medical provider for each respective section so that the claim is processed timely.

## Claim Denials

An employer or insurance carrier is required to send you a written notice (three copies of Form HI TDI-46) if the claim is denied. If you disagree with the denial, you may appeal by explaining why you disagree with the notice and send two copies of this to the Division in Honolulu or the nearest Department of Labor & Industrial Relations District Office. You have 20 calendar days from the mailing date of the denial notice to appeal.