

## State Disability Insurance Laws - Hawaii

A small number of states, including Hawaii, require employers to provide disability benefits coverage to employees for non-work related illnesses or injuries. The chart below summarizes information regarding Hawaii's requirements for temporary disability insurance.

PROGRAMS	FUNDING	BENEFITS
<p>Hawaii requires most employers to provide partial wage replacement insurance coverage to their eligible employees for nonwork-related illness or injury (including pregnancy). If an employee is unable to work because of an off-the-job sickness or injury and that employee meets the qualifying conditions of the law, the disabled employee will be paid disability or sick leave benefits to partially replace the wages lost.</p> <p>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 not less than \$400 in the 52 weeks preceding the first day of disability. The 14 weeks need not be consecutive nor with only one employer. The employee must also be in current employment to be eligible.</p>	<p>An employer may adopt one or more of the following methods of providing disability benefits: Purchase insurance from an authorized insurance carrier; Adopt a self-insured plan, which must be approved by the state's Disability Compensation Division (Division); or Enter into a collective bargaining agreement that contains sick leave benefits at least as favorable as required by the disability benefits law.</p> <p>An employer may pay for the entire cost of disability benefits, or the employer may share the cost with employees. However, the employee's contribution cannot exceed 0.5% of the employee's weekly wages, with the maximum deduction not to exceed \$6.87 per week during 2024.</p>	<p>If the employer has a statutory plan (that is, a plan that provides benefits according to the minimum benefit standards as required by law), the employee is entitled to disability benefits from the eighth day of disability for a maximum of 26 weeks at 58% of the employee's average weekly wages. For claims beginning on or after Jan. 1, 2024, the maximum weekly benefit is \$798.</p> <p>If the employer has a sick leave plan that differs from statutory benefits and has been approved by the Division as an equivalent or better-than-statutory plan, the weekly benefit amount, duration of payments and whether or not a waiting period is required will be determined by the plan.</p>

### MORE INFORMATION

More information is available through Hawaii's [Department of Labor and Industrial Relations](#).

This Compliance Overview is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.

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