

# *Hawaii Temporary Disability Insurance*

## *Short Term Disability*

*for the Hawaii Employees of*  
**AURA**



The following is a description of your Hawaii TDI - Short Term Disability insurance benefit. These benefits are provided by AURA at no cost to you.

### **Who is Eligible for Coverage?**

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

### **STD Coverage Type**

Covers disabling injury or sickness sustained off the job

### **Benefit Waiting Period**

You must satisfy the benefit waiting period following your date of disability. This period is 7 days for an accident or 7 days of continuous disability from sickness. Benefits will begin on the 8<sup>th</sup> day.

### **STD Benefit**

58% of the average weekly wage rounded to the next higher dollar up to a maximum of \$546.

### **STD Benefit Period**

Once you qualify for benefits under this plan, you will continue to receive them to a maximum of 26 weeks of payment, or until you no longer qualify for benefits, whichever occurs first. (We may ask you to periodically furnish proof of continuing disability). The plan pays Hawaii Temporary Disability benefits weekly.

### **To Receive Benefits**

You must meet the following conditions in addition to meeting the eligibility requirements:

1. Your injury or illness is not work related; not caused by your job.
2. Your injury or illness prevents you from performing your regular work.
3. Your disability is certified by a licensed physician, surgeon, dentist, chiropractor, osteopath, naturopath, or an accredited practitioner of a faith-healing group.
4. You were employed immediately before the date you suffered your injury or illness, or if you were separated from your job, your disability occurred within two weeks from your separation date.

### **Definition of Weekly Wage**

Weekly Wage means your base wage or salary, excluding bonuses and commissions and other extra compensation.

### **Healthy Rewards Program**

Offers discounts on a range of health and wellness-related services and products, including Weight Watchers and smoking cessation programs, chiropractic care, anti-cavity products, power toothbrushes, fitness club memberships, hearing and vision care, massage, pharmacy, vitamins, and more.

[www.cigna.com/rewards](http://www.cigna.com/rewards) | password: savings  
1-800-258-3312



This plan summary is provided to help you understand your insurance coverage. Please refer to your certificate booklet for your complete plan description. The terms and conditions described in the group insurance policy will prevail in the event there is a discrepancy between this summary and the group insurance policy.