



STATE OF HAWAII  
DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS  
DISABILITY COMPENSATION DIVISION

Princess Keelikolani Building, 830 Punchbowl Street, Room 209, Honolulu, Hawaii 96813

TDI-14  
EQUIVALENCY TABLES FOR EVALUATION OF DISABILITY BENEFITS  
UNDER THE HAWAII TEMPORARY DISABILITY INSURANCE LAW

The attached Tables I and II have been developed to facilitate evaluation of disability plans as referred to in Section 392-41(d) of the Hawaii Temporary Disability Insurance Law. This Section designates for evaluation purposes four (4) component parts of a plan or agreement for which the Tables give full and proper consideration within certain limits:

|                                  |               |
|----------------------------------|---------------|
| Waiting period for an illness    | 0 to 7 days   |
| Waiting period for an accident   | 0 to 7 days   |
| Duration of benefits             | 2 to 26 weeks |
| Percentage of wage loss replaced | 58% to 100%   |

Actuarial values shown in the Tables relate to the statutory benefit schedule on the basis of the component statutory benefits having a value of 104. Under the statutory plan (see Table I), the benefit rate is 58% of earnings commencing on the eighth day of disability and continuing during the disability for a maximum of 26 weeks.

#### Use of Tables

In both Tables I and II benefit rates range from 58% to 100%. Benefits less than 58% cannot be considered in computing equivalency, nor will plans with less than three weeks of wage replacement be considered.

Table I gives values for disability benefits commencing on the eighth day of disability. Duration of benefits ranges from 2 to 26 weeks. Benefits payable for periods beyond 26 weeks cannot be used to either reduce or make up any deficiency in benefits.

Table II gives additional values for disability benefits payable prior to the eighth day of disability. Table II must be used with Table I whenever benefits are payable during the first seven days. The day benefits commence ranges from the first to the eighth day with various common combinations for accident and sickness.

#### Examples, Table I

Example 1: A benefit schedule provides 66-2/3% of earnings commencing on the eighth day of disability and continues for 10 weeks.

To evaluate this plan, please turn to Table I. The value of the plan is 83, which is unacceptable. This plan must continue for at least 19 weeks to be acceptable.

Example 2: A benefit schedule provides 75% of earnings commencing on the eighth day of disability and continues for 8 weeks, at which point benefits are reduced to 58% and continues for another 8 weeks, for a maximum payment period of 16 weeks.

For plans having two levels of benefits, calculate in two steps. Consider the schedule as being comprised of two parts, each of which provides benefits commencing on the eighth day of disability.

Equal Opportunity Employer/Program  
Auxiliary aids and services are available upon request to individuals with disabilities.  
TDD/TTY Dial 711 then ask for (808) 586-9188

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The 58% portion for 16 weeks produces a value of 88. However, since the first 8 weeks are paid at 75%, the additive value for the higher percentage should be computed as follows:

|  |                               |
|--|-------------------------------|
| Value of 58% for 16 weeks  | 88                            |
| Add the difference between<br>75% for 8 weeks &<br>58% for 8 weeks | 88<br><u>67</u>               |
| Additive value for 8 weeks at 75%                                  | <u>21</u>                     |
| Total Value  | 109 - Acceptable, exceeds 104 |

## Examples, Table II

Example 1: A benefit schedule provides 58% of earnings commencing on the first day of disability and continues for a total of 11 weeks.

Calculate the value of 58% from the eighth day of disability for 10 weeks using Table I, and then calculate the additional value for the first week (no waiting period) from Table II (or Table II first and then Table I), as follows:

|           |  |                    |
|-----------|--|--------------------|
| Table I:  | Value of 58% for 10 weeks  | 73                 |
| Table II: | Value for first week - -<br>use column accident 1,<br>sickness 1 | <u>29</u>          |
|           | Table value  | 102 - unacceptable |

Example 2: A benefit schedule provides 100% of earnings commencing on the third day of disability for sickness and the first day for accident continues for 4 weeks, at which point benefits are reduced to 58% and continues for an additional 4 weeks, for a maximum period of 8 weeks.

Calculate as follows:

|   |           |                       |
|---|-----------|-----------------------|
| Table I: Value of 58% from second to eight week |           | 62 for 7 weeks        |
| Difference in value between<br>100% for 3 weeks | 72        |                       |
| 58% for 3 weeks                                 | <u>41</u> |                       |
| Additive value for 3 weeks at 100%              | <u>31</u> |                       |
| Table II: Additional value for first week       |           |                       |
| Use column accident 1 sickness 3                | <u>37</u> | <u>1</u> week         |
| Total value                                     | 130       | 8 weeks -- acceptable |

Note: The Hawaii State Insurance Commissioner first published the Tables in November 1969. The commissioner reported the "values are based on data contained in Table XI of Mr. M. D. Miller's paper 'Group Weekly Indemnity Continuation Table Study' published in Volume III of the Transactions of the Society of Actuaries."

**TDI-14 EQUIVALENCY TABLES FOR EVALUATION OF DISABILITY BENEFITS UNDER THE HAWAII TEMPORARY DISABILITY INSURANCE LAW**

**TABLE I  
VALUES FOR DISABILITY BENEFITS COMMENCING ON THE EIGHTH DAY OF DISABILITY**

| Benefit Rate<br>as Percentage<br>of Earnings | Number of Weeks for Which Disability Benefits are Payable |    |    |    |    |     |              |                |                |                |                |                |                |     |
|--|---|----|----|----|----|-----|--------------|----------------|----------------|----------------|----------------|----------------|----------------|-----|
|  | 2   | 3  | 4  | 5  | 6  | 7   | 8<br>to<br>9 | 10<br>to<br>11 | 12<br>to<br>13 | 14<br>to<br>15 | 16<br>to<br>18 | 19<br>to<br>21 | 22<br>to<br>25 | 26+ |
| 58.00% to 58.99%                             | 31  | 41 | 47 | 52 | 57 | 62  | 67           | 73             | 78             | 83             | 88             | 93             | 98             | 104 |
| 59.00 to 60.99                               | 32  | 43 | 48 | 54 | 59 | 64  | 70           | 75             | 80             | 86             | 91             | 97             | 102            | 107 |
| 61.00 to 62.99                               | 33  | 44 | 50 | 55 | 61 | 67  | 72           | 78             | 83             | 89             | 94             | 100            | 105            | 111 |
| 63.00 to 64.99                               | 34  | 46 | 52 | 57 | 63 | 69  | 74           | 80             | 86             | 92             | 97             | 103            | 109            | 115 |
| 65.00 to 66.99                               | 35  | 48 | 53 | 59 | 65 | 71  | 77           | 83             | 89             | 95             | 100            | 106            | 112            | 118 |
| 67.00 to 68.99                               | 37  | 49 | 55 | 61 | 67 | 73  | 79           | 85             | 91             | 97             | 104            | 110            | 116            | 122 |
| 69.00 to 70.99                               | 38  | 50 | 56 | 63 | 69 | 75  | 81           | 88             | 94             | 100            | 106            | 113            | 119            | 125 |
| 71.00 to 72.99                               | 39  | 52 | 58 | 65 | 71 | 77  | 84           | 90             | 97             | 103            | 110            | 116            | 123            | 129 |
| 73.00 to 74.99                               | 40  | 53 | 60 | 66 | 73 | 80  | 86           | 93             | 100            | 106            | 113            | 120            | 126            | 133 |
| 75.00 to 76.99                               | 41  | 55 | 61 | 68 | 75 | 82  | 88           | 95             | 102            | 109            | 116            | 122            | 129            | 136 |
| 77.00 to 78.99                               | 42  | 56 | 63 | 70 | 77 | 84  | 91           | 98             | 105            | 112            | 119            | 126            | 133            | 140 |
| 79.00 to 80.99                               | 43  | 57 | 64 | 72 | 79 | 86  | 94           | 101            | 108            | 115            | 122            | 130            | 137            | 144 |
| 81.00 to 82.99                               | 44  | 59 | 66 | 74 | 81 | 88  | 96           | 103            | 110            | 118            | 125            | 132            | 140            | 147 |
| 83.00 to 84.99                               | 45  | 60 | 68 | 75 | 83 | 91  | 98           | 106            | 113            | 121            | 128            | 136            | 143            | 151 |
| 85.00 to 86.99                               | 46  | 62 | 69 | 77 | 85 | 93  | 101          | 109            | 116            | 124            | 132            | 140            | 147            | 155 |
| 87.00 to 88.99                               | 47  | 63 | 71 | 79 | 87 | 95  | 103          | 111            | 119            | 126            | 134            | 142            | 150            | 158 |
| 89.00 to 90.99                               | 49  | 65 | 73 | 81 | 89 | 97  | 105          | 113            | 122            | 130            | 138            | 146            | 154            | 162 |
| 91.00 to 92.99                               | 50  | 66 | 74 | 83 | 91 | 99  | 107          | 116            | 124            | 132            | 140            | 149            | 157            | 165 |
| 93.00 to 94.99                               | 51  | 68 | 76 | 85 | 93 | 101 | 110          | 118            | 127            | 135            | 144            | 152            | 161            | 169 |
| 95.00 to 96.99                               | 52  | 69 | 78 | 86 | 95 | 104 | 112          | 121            | 130            | 138            | 147            | 156            | 164            | 173 |
| 97.00 to 98.99                               | 53  | 71 | 79 | 88 | 97 | 106 | 114          | 123            | 132            | 141            | 150            | 158            | 167            | 176 |
| 99.00 to 100.00                              | 54  | 72 | 81 | 90 | 99 | 108 | 117          | 126            | 135            | 144            | 153            | 162            | 171            | 180 |

**TABLE II  
VALUES FOR DISABILITY BENEFITS PAYABLE PRIOR TO THE EIGHTH DAY OF DISABILITY**

| Benefit Rate<br>as Percentage<br>of Earnings | Day Disability Payments Commence |    |    |    |    |    |    |    |   |    |    |    |    |    |   |   |
|--|----------------------------------|----|----|----|----|----|----|----|---|----|----|----|----|----|---|---|
|  | Accident<br>Sickness             | 1  | 1  | 1  | 1  | 1  | 1  | 1  | 1 | 2  | 3  | 4  | 5  | 6  | 7 | 4 |
| 58.00% to 58.99%                             |                                  | 29 | 25 | 21 | 17 | 13 | 10 | 6  | 3 | 25 | 20 | 16 | 12 | 8  | 4 | 2 |
| 59.00 to 60.99                               |                                  | 30 | 26 | 22 | 18 | 14 | 10 | 7  | 3 | 26 | 21 | 17 | 12 | 8  | 4 | 2 |
| 61.00 to 62.99                               |                                  | 31 | 27 | 23 | 19 | 14 | 11 | 7  | 3 | 27 | 22 | 17 | 13 | 8  | 4 | 2 |
| 63.00 to 64.99                               |                                  | 33 | 28 | 23 | 19 | 15 | 11 | 7  | 3 | 27 | 22 | 18 | 13 | 8  | 4 | 2 |
| 65.00 to 66.99                               |                                  | 34 | 29 | 24 | 20 | 15 | 11 | 7  | 3 | 28 | 23 | 18 | 13 | 9  | 4 | 2 |
| 67.00 to 68.99                               |                                  | 35 | 30 | 25 | 20 | 16 | 12 | 7  | 3 | 29 | 24 | 19 | 14 | 9  | 4 | 2 |
| 69.00 to 70.99                               |                                  | 36 | 31 | 26 | 21 | 16 | 12 | 8  | 4 | 30 | 25 | 19 | 14 | 9  | 5 | 2 |
| 71.00 to 72.99                               |                                  | 37 | 32 | 26 | 22 | 17 | 12 | 8  | 4 | 31 | 25 | 20 | 15 | 10 | 5 | 2 |
| 73.00 to 74.99                               |                                  | 38 | 32 | 27 | 22 | 17 | 13 | 8  | 4 | 32 | 26 | 20 | 15 | 10 | 5 | 2 |
| 75.00 to 76.99                               |                                  | 39 | 33 | 28 | 23 | 18 | 13 | 8  | 4 | 33 | 27 | 21 | 15 | 10 | 5 | 2 |
| 77.00 to 78.99                               |                                  | 40 | 34 | 29 | 23 | 18 | 13 | 9  | 4 | 33 | 27 | 22 | 16 | 10 | 5 | 2 |
| 79.00 to 80.99                               |                                  | 41 | 35 | 29 | 24 | 19 | 14 | 9  | 4 | 34 | 28 | 22 | 16 | 11 | 5 | 2 |
| 81.00 to 82.99                               |                                  | 42 | 36 | 30 | 25 | 19 | 14 | 9  | 4 | 35 | 29 | 23 | 17 | 11 | 5 | 2 |
| 83.00 to 84.99                               |                                  | 43 | 37 | 31 | 25 | 20 | 14 | 9  | 4 | 36 | 30 | 23 | 17 | 11 | 5 | 2 |
| 85.00 to 86.99                               |                                  | 44 | 38 | 32 | 26 | 20 | 15 | 9  | 4 | 37 | 30 | 24 | 17 | 11 | 6 | 2 |
| 87.00 to 88.99                               |                                  | 45 | 39 | 32 | 26 | 21 | 15 | 10 | 4 | 38 | 31 | 24 | 18 | 12 | 6 | 2 |
| 89.00 to 90.99                               |                                  | 46 | 39 | 33 | 27 | 21 | 15 | 10 | 5 | 39 | 32 | 25 | 18 | 12 | 6 | 2 |
| 91.00 to 92.99                               |                                  | 47 | 40 | 34 | 28 | 22 | 16 | 10 | 5 | 40 | 32 | 25 | 19 | 12 | 6 | 2 |
| 93.00 to 94.99                               |                                  | 48 | 41 | 35 | 28 | 22 | 16 | 10 | 5 | 40 | 33 | 26 | 19 | 13 | 6 | 3 |
| 95.00 to 96.99                               |                                  | 49 | 42 | 35 | 29 | 22 | 16 | 11 | 5 | 41 | 34 | 27 | 20 | 13 | 6 | 3 |
| 97.00 to 98.99                               |                                  | 50 | 43 | 36 | 29 | 23 | 17 | 11 | 5 | 42 | 35 | 27 | 20 | 13 | 6 | 3 |
| 99.00 to 100.00                              |                                  | 51 | 44 | 37 | 30 | 23 | 17 | 11 | 5 | 43 | 35 | 28 | 20 | 13 | 6 | 3 |