



COVID-19: Workers' Compensation, Temporary Disability Insurance, and Prepaid Health Care Q&As

COVID-19 QUESTIONS AND ANSWERS

The below are questions and answers for workers' compensation (WC), temporary disability insurance (TDI), and Prepaid Health Care (healthcare) scenarios due to coronavirus (COVID-19). The DLIR will do all that we can to ensure that impacted Hawaii employees receive the benefits for which they are eligible for.

All answers will depend on your employer's insurance policy and/or your bargaining unit contract, if applicable.

- 1. Can I receive WC benefits if I contract COVID-19 at work?**
 - WC benefits may be allowed if you contracted COVID-19 either by accident arising out of and in the course of your employment or it is the result of the nature of your employment.
- 2. How do I file for WC benefits?**
 - Please notify your employer, who will then contact their insurance carrier.
 - If your employer does not file a WC claim, you may file a Form WC-5, which may be found at www.labor.hawaii.gov/dcd/files/2012/11/WC-5.pdf.
 - For assistance in filing, contact (808) 586-9161.
- 3. Can I receive WC benefits and unemployment benefits at the same time?**
 - It depends on the type of WC benefits that you are receiving. If you are receiving WC benefits because you are unable and unavailable to work, you are not eligible to receive unemployment benefits.
- 4. Can I receive TDI benefits if I contract or self-quarantine for COVID-19?**
 - To be eligible for TDI, you need to have worked for a covered Hawaii employer for a minimum of 20 hours for the 14 weeks within the 52 weeks before the first day of disability.
 - If you contract COVID-19 or are self-quarantined by a physician's or employer's order, it cannot be due to a work-related injury. You also cannot be receiving unemployment insurance or some types of WC benefits.
- 5. How do I file for TDI benefits?**
 - Request a claim form from your employer and provide the completed form to your employer's TDI carrier.
 - If your claim is denied, for assistance, please contact (808) 586-9188.
- 6. If I am ineligible for TDI or WC benefits, what I am eligible for?**
 - You may qualify for unemployment benefits. Please refer to the Pre-Filing Unemployment Insurance FAQs.
- 7. If I am hospitalized or unable to work due to being ill with COVID-19, will my employer continue to pay my healthcare premiums?**
 - The law provides that an employer shall continue to cover an employee's premiums for up to a period of three months following the month during which the employee became **hospitalized or disabled from working due to sickness**.
 - After the three months, an employee is responsible for paying his/her employer's share of the healthcare premiums. Please contact your employer for options to continue healthcare coverage.
 - This does not apply to government or union employees.
- 8. Will I continue to receive my healthcare benefits if I am laid off?**
 - It depends on your eligibility and employer's policy. Your employer is not required to provide healthcare benefits if you are not working for 4 consecutive weeks for at least 20 hours per week.
 - Please contact your employer for more information.

Additional Resources:

- If the above scenarios do not apply to your situation, please go to labor.hawaii.gov/COVID-19-labor-faqs.
- Contact Aloha United Way at 211.

CONTACT INFORMATION

To questions about WC benefits, TDI benefits, and healthcare, please contact the Disability Compensation Division at:

- WC: (808) 586-9161.
- TDI/Healthcare: (808) 586-9188.
- Visit labor.hawaii.gov/dcd.
- We ask for your patience as we are operating with a reduced staff and experiencing an unprecedented number of telephone calls.

