The Prudential Insurance Company of America

Hawaii Statutory Temporary Disability Insurance (TDI)
For Hawaii Employees of Franklin Covey Co.

Effective January 1,2027

The document reflects 2026 benefits and rates. Please note that 2027 benefit and rates (not yet published) will apply effective 1/1/2027.

Eligibility and Effective Date of Coverage: An employee is eligible if they've been employed in the state of Hawaii for at least 14 weeks, been paid for 20 or more hours and earned at least $400 within the four completed quarters prior to disability. The 14 weeks do not need to be consecutive and may be across multiple employers. (1)

Amount of Benefit: TDI benefits are paid at the rate of 58% (2) of weekly earnings. The maximum benefit is $871 per week. If an employee's average weekly wage is less than $26, the benefit is 100% of their average weekly wage. The amount of benefit payable for each day you are disabled is generally one-fifth of your weekly benefit (based on the actual number of days worked per week).

Maternity Benefits: Pregnancy related disabilities are treated as any other illness.

Deductible Sources of Income: The Hawaii Temporary Disability Insurance Law determines any applicable deductible sources of income.

Benefit Duration: TDI benefits are payable for up to 26 weeks during any one period of disability.

Waiting Period: Benefits begin on the 8th day of Disability.

Cost to Employee: Hawaii Temporary Disability Insurance benefits are being provided to you on a non-contributory basis. The entire cost your coverage is being paid by your Employer.

Limitations: Benefits are not payable under the following conditions:

- If you knowingly make a false statement or knowingly fail to disclose information in order to obtain benefits.
- For any period of disability due to willful and intentional self-inflicted injury or injury sustained in the commission of a criminal act.
- For any day of disability during which you performed work for pay.
- For any period of disability during which you are entitled to unemployment benefits, federal disability benefits, workers' compensation benefits, or any indemnity payments for wage loss under any applicable employers' liability law.
- Unless the claim is filed within ninety days after the commencement of the period of disability or as soon thereafter as is reasonably possible.

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(1) Refer to the Hawaii Temporary Disability Insurance Law for exemptions.
(2) Any deductible sources of income are determined by the Hawaii Temporary Disability Insurance Law.

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