

How to file a Hawaii TDI Claim

Follow the steps below to start your Hawaii Temporary Disability Insurance (HI TDI) claim leave request. These instructions also provide information on what to expect during the process.

Step 1: Notify your supervisor of your leave

Discuss the reason for your leave including:

- The length of your leave and your estimated return-to-work date.
- If you have any potential employer-paid leave benefits such as PTO, vacation, sick leave, other forms of insurance such as Workers Compensation or state paid leave benefits.
- File your claim **no later than 90 days** after you are unable to perform your job duties.

Step 2: Complete the HI TDI-45 claim form

1. You can obtain a HI TDI-45 claim in the following ways: MetLife's [online form library](#), by calling TRISTAR directly at (808) 470-0855 or emailing your request to TDI.FI@tristargroup.net. The HI TDI-45 claim form has three sections. It is important that all sections are completed so that your claim is processed timely.
2. **Part A – Claimant's Statement** - you directly will need to complete this section. Make sure you sign your name, or if you are unable to, have a responsible person sign for you. To avoid unnecessary delay, make sure all areas are filled-in, and you have signed and dated the form. If your leave qualifies for more than one benefit offered by your employer such as Short Term Disability or FMLA, you need to submit a separate application to your employer's STD or FMLA administrator.

Important Note: A completed claim form should be submitted to us no later than 90 days after you are unable to perform the duties of your job. If you file beyond 90 days, attach a statement explaining why you were unable to file earlier. After you file your claim with us, you will be notified if you are eligible for benefits.
3. **Part B - Employer's Statement** - have an authorized employer representative complete this section. It is usually someone in your company's Human Resources Department and/or Payroll Department. To avoid unnecessary delay, make sure all areas are filled-in and an authorized employer representative has signed and dated the form.
4. **Part C – Doctor's Statement** - have your doctor complete this section. To avoid unnecessary delay, make sure all areas are filled-in and the doctor has signed and dated the form.

Step 3: Submit your claim form to TRISTAR

After **full** completion of the TDI-45 claim form, submit it via one of these options:

1. By Mail: TRISTAR Services Associates of Hawaii
Attn: TDI Claims
PO Box 701596
Kapolei, HI 96709

2. By Email: TDI.FI@tristargroup.net

3. By Fax: (808) 470-0862

If you have difficulty sending your claim form, please contact Tristar for assistance at (808) 470-0855.

Step 4: What happens after I file a claim?

1. After you file your claim with TRISTAR, you will be notified if you are eligible for benefits. If you have claim questions or would like to check the status, please call (808) 470-0855.
2. TRISTAR will make a decision about your HI TDI claim within 10 business days.
 1. If you qualify for benefits, you will receive your first benefit payment and approval letter in the mail. Each payment thereafter will be provided by paper check as well.

Step 5: Returning to work after leave

- If you return to work earlier or need to be out longer, call TRISTAR to report the update. You can also send the details via email at tdi.hi.examiner@tristargroup.net.
- Also, please contact your employer to keep them informed of any changes to your return-to-work date.

Step 6: If your claim has been denied

- If you are not eligible for HI TDI, TRISTAR will call you and advise of the review outcome.
- You have the right to appeal the decision on your claim.
- Instead of a decision letter, you will receive 3 copies of the HI TDI-46 (*Denial of Claim for Disability Benefits*). It will include information about the process and timeframe for filing an appeal.