

The Prudential Insurance Company of America

Hawaii Statutory Temporary Disability Insurance (TDI) For Hawaii Employees of Blue Bottle Coffee, LLC

Effective January 1, 2026

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.

(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.

This material is provided as a complimentary activity of Prudential, and Prudential reserves all rights concerning content, frequency, and distribution, as well as the right to cease publication at its discretion. Content is derived from federal and/or state legislation or regulations. The information contained herein shall not constitute Prudential undertaking, either on a company's behalf, or for the benefit of others, to determine or warrant that an employer's business operations are in compliance with any law, rule, or regulation. Employers seeking resolution of specific legal or business issues, questions, or concerns regarding this topic should consult their own attorney or business advisors; and employees should continue to consult their Human Resources or other employment benefits department for guidance on the application of any law, rule, or regulation.

Group insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. ©2025 Prudential Financial, Inc., Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

GL.2025.361

