

WORRIED ABOUT BEING GONE TOO LONG FROM WORK FOR SURGERY?

Short Term & Long Term Disability in the United States

While healthcare options are more available to more people, not every state requires [short-term and long-term disability](#) to be offered to employees.

For GYN surgeries that require long hospital stays and even longer recovery times, this can mean a financial crisis for some families.

Even with options available, not everyone chooses to sign up for short or long term disability insurance with their employers.

- A handful of states - California, Hawaii, New Jersey, New York, & Rhode Island - require this type of insurance, either through a state fund or through an employer-provided policy.
- Many employers voluntarily provide their employees with short-term disability insurance as a job benefit.
- Some employees purchase their own short-term disability insurance policies, separate from their job.
- No matter how SDI or TDI is provided, the terms of the policy will determine what disabilities are covered, how much the employee will receive & for how long.

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<http://www.disabilitysecrets.com/topics/short-term-and-temporary-disability-insurance>