

Extended Period of Eligibility



Quick Look: The Extended Period of Eligibility (EPE) allows you to continue to be eligible for Social Security Disability Insurance (SSDI) benefits while you work, after you have completed your Trial Work Period months.

The Extended Period of Eligibility is an additional three years (36 months) of protection for your SSDI benefit check. It begins the month after your Trial Work Period ends and continues for the next 36 months, whether you are working or not working.

How It Works

During the three years of EPE, you must carefully track your earnings and report them to the Social Security Administration (SSA). They will be evaluating whether your countable gross earnings (earnings before taxes are deducted, minus Impairment-Related Work Expenses and Subsidy) are above substantial gainful activity (SGA). In 2020, SGA is \$1,260 per month. For individuals whose primary disability on record with SSA is blindness, the 2020 SGA amount is \$2,110 per month.

The first month Social Security determines you are consistently earning over SGA you will receive your SSDI benefit check for that month and two more months. Social Security refers to these months as the Grace Period.

During the remainder of the 36 months, you will be entitled to your SSDI check when your gross earnings are below Substantial Gainful Activity. The substantial gainful activity amount changes annually, so it is important to keep updated on the SGA earnings limits. But remember, no matter how much you are earning, if your disability causes you to either stop working or reduce your earnings below SGA during the EPE, your benefit check will start again when you notify your local Social Security office of the change in your wages.

Timeline of the Trial Work Period and Extended Period of Eligibility

Trial Work Period (9 months)	36 months Extended Period of Eligibility	Extended Eligibility continues until you begin to earn over SGA
receive full benefit check while working	entitled to benefit check if earning under SGA—\$1,260 per month in 2020	eligibility for SSDI ends if you are consistently earning over SGA

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After your 36 month EPE timeline is over, you will need to continue to track your earnings and report them to SSA, who will be evaluating your work activity, earnings, and other work incentives that may be applicable to you. If you are consistently able to earn over SGA following the 36-month EPE timeline, your SSDI eligibility will end.

Other Incentives for SSDI Beneficiaries

Additionally, there are work incentives, such as Subsidies or Impairment-Related Work Expenses, which you can use during the EPE and beyond the 36-month EPE to reduce your earnings counted by Social Security while you are working and pursuing an employment goal.

A Community Work Incentives Coordinator or an Indiana Benefits Information Network (BIN) Liaison and the Social Security Administration can help you evaluate if these work incentives are applicable to you.

For general information:

Indiana Works

Indiana's Work Incentive Planning and Assistance Program

Northern and Central Indiana:

1-855-641-8382 (toll free)

or

Southern Indiana:

1-800-206-6610 (toll free)

For the Benefits Information Network:



INDIANA INSTITUTE ON DISABILITY AND COMMUNITY
**CENTER ON COMMUNITY
LIVING AND CAREERS**

<https://www.iidc.indiana.edu/cclc>

812-855-6508

The Social Security Administration, Office of Employment Support Programs, has reviewed this information for accuracy. However, the viewpoints of this fact sheet do not necessarily reflect the viewpoints of the Social Security Administration.