

# Extended Period of Eligibility (EPE)

## 2011 Fact Sheet on Work Incentives

**For Social Security Disability Insurance (SSDI) Beneficiaries, a range of work incentives are available to plan for future benefit needs.**

**The Extended Period of Eligibility allows for continued eligibility of Social Security benefits while you work, after you have completed your Trial Work months.**

### How It Helps You:

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 IRWE and Subsidy) are above Substantial Gainful Activity (SGA). In 2011, SGA is \$1,000 per month. *For individuals whose primary disability on record with SSA is blindness, the 2011 SGA amount is \$1,640 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. These months are called 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.

### **Below is a Timeline of the Trial Work Period and Extended Period of Eligibility:**

<p>Trial Work Period</p> <p><i>(receive full benefit check while working)</i></p>	<p>36 months Extended Period of Eligibility</p> <p><i>(entitled to benefit check if earning under SGA—\$1,000 per month in 2011)</i></p>	<p>Extended Eligibility continues until you begin to earn over SGA</p> <p><i>(eligibility for SSDI ends if you are <u>consistently</u> earning over SGA)</i></p>
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After your 36 month EPE timeline is over, you will need to continue to track your earnings and report these to SSA. They 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 Work Incentives for SSDI Beneficiaries:**

Additionally, there are work Incentives such as Subsidies or Impairment-Related Work Expenses that 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 are pursuing an employment goal.

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

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

For more information and support on your work incentives, contact:

**INDIANA WORKS**  
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