

Extended Period of Eligibility

Quick Look: The Extended Period of Eligibility allows you to remain 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 (EPE) 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.

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 2025, SGA is \$1,620 per month. For individuals whose primary disability on record with SSA is statutory blindness, the 2025 SGA amount is \$2,700 per month.

When the SSA determines you are consistently earning over SGA, you will receive your SSDI benefit check for that month and two more months. This is 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 SGA. The SGA amount changes annually, so it is important to stay informed about SGA earnings limits. But remember, no matter how much you earn, if your disability causes you to stop working or reduce your wages below SGA during the EPE, your benefit check will start again when you notify your local SSA office of the wage change.

Trial Work Period and Extended Period of Eligibility Timeline

1. 9 Months Trial Work Period
 - Receive full benefits check while working.
2. 36 Months Extended Period of Eligibility
 - Entitled to benefit check if earning under SGA—\$1,620 per month in 2025 (\$2,700 if statutory blind).
3. Extended Eligibility Continues until you begin earning over SGA
 - Eligibility for SSDI ends if you are consistently earning over SGA.

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After your 36-month EPE timeline is over, continue to track your earnings and report them to SSA, which will evaluate your work activity, earnings, and other applicable work incentives. 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

There are other 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 SSA 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 apply to you.

Source: www.ssa.gov. Reviewed by the Center on Community Living and Careers.

**For more information, contact the
Indiana Benefits Information Network**
812-855-6508 | www.iidc.indiana.edu/cclc

Indiana's Work Incentive Planning and Assistance Program
North/Central: 855-641-8382 | Southern: 502-548-4492