

EXTENDED PERIOD OF ELIGIBILITY

The **Extended Period of Eligibility (EPE)** is the second phase of SSDI work incentives that immediately follows the **Trial Work Period (TWP)**. The **EPE** begins the month following the end of the **TWP** and will run for 36 consecutive months, whether you work or not.

Substantial Gainful Activity (SGA)

Substantial Gainful Activity (SGA) and all other work incentives will be critical during the **EPE** as SSA will now look at “countable earned income” in order to determine if you are performing **SGA**. During the **EPE** you will receive a full SSDI check during each month in which your “countable earned income” is below the **SGA** level. If “countable earned income” is above **SGA**, you will not receive a check.

The first time you perform **SGA** you will be paid in that month and the next two months. This is known as the “**grace period**”. After that, if **SGA** continues, your benefits will be suspended. Suspended means that you are still a recipient who is not eligible for cash benefits. It is NOT a termination. You CANNOT be terminated during the **EPE** because of earnings.

There is no impact on your **Medicare** benefits during the **EPE**. The only question during this period is how you pay the premium. The premium is generally deducted from your SSDI benefit. If there is no benefit payable because of **SGA** level earnings, you will need to pay the premium from your earnings. Another reason to plan the use of your **EPE** with a Benefits Planner. If you do have a **Medicare Saving Plan** that is helping pay your premiums you will need to discuss the impact on your continued eligibility with your Planner as well.

During the **EPE** your Benefits Planner can help plan your work effort to ensure that you will have more money than you did when you only received SSDI. Also, during the **EPE** it is critically important to report income to SSA on a monthly basis if your income will be fluctuating above and below **SGA**. Planning can make the **EPE** a valuable tool to solidify your work effort and your move to financial independence.

The goal of effectively using the **TWP** and **EPE**, is to ensure that you will be able to tolerate the level of work activity both physically and mentally and be better off financially because of your choice to work. If possible, having access to a Benefits Planner is important to ensure that this happens.

For more information, visit our website at:

www.mdtransitions.org

Did You Know?

You can receive benefits/work incentive counseling as part of PreETS from DORS? For more info on DORS and PreETS from DORS [CLICK HERE](#)
Not eligible for DORS? Try Ticket to Work Helpline: [TICKET](#)

For individuals not eligible/able to access benefits counseling through DORS, contact Ticket to Work Helpline at 1-866-968-7842 DMitchell@innow.org or visit <http://www.innow.org/md-win/ssi.html>

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