

# Extended Period of Eligibility (EPE)

Fact Sheet 2021

## What is EPE?

EPE is the second work incentive available that provides an additional three years (36 months) of protection to an SSDI beneficiary's case. It begins the month after your Trial Work Period (TWP) ends and continues for the next 36 months, whether you are working or not working.

## What are the general rules of EPE?

During each month of your EPE, Social Security will evaluate whether your countable gross earnings are at or above Substantial Gainful Activity (SGA). In 2021, SGA is \$1,310 per month or \$2,190 for individuals who are statutorily blind. *\*Other SGA annual figures available on page 2.*

Generally, if your earnings fall *below* SGA, you will be entitled to an SSDI payment for that month, and for the months your earnings are *at or above* SGA, you will not be entitled to a payment.

## Is there an exception to this rule?

Yes. The one exception to this rule is the first month Social Security detects you are consistently at or above SGA. This month is your Cessation month and the next two months, regardless of SGA, is your Grace Period. You will still be entitled to SSDI payments for all three months. Thereafter, the general rule applies for the rest of your EPE.

## What happens after your EPE has ended?

This will depend on how much you are earning and whether or not you have already used your Cessation and Grace period months during EPE.

## Scenario 1:

If you have already used your Cessation and Grace Period months during EPE and you continue making over SGA after your EPE, then your SSDI case will most likely be closed the first month you gross over SGA after your EPE.

## Scenario 2:

If you have already used your Cessation and Grace Period months during EPE, but continuously gross under SGA after your EPE, then you could continue receiving SSDI payments until you have reached your Social Security full retirement age.

## Scenario 3:

If you have not used your Cessation and Grace Period months during EPE, then you will be entitled to both if you ever gross over SGA after your EPE. Again, your SSDI case will close when you make SGA after your Cessation and Grace Period months. Conversely, your case will remain open if you never make SGA after your Cessation and Grace Period.

## Scenario 4:

If you never make over SGA during or after your EPE, then you could continue receiving SSDI payments until you have reached your Social Security full retirement age.

For more information about **Work Without Limits Benefits Counseling** contact

**1-877-YES-WORK (1-877-937-9675)** or visit <http://www.workwithoutlimits.org/benefits-counseling/>

# Extended Period of Eligibility (EPE)

Fact Sheet 2021

## What other incentives can I use during EPE?

When Social Security makes SGA determinations during and after EPE, there are a few work incentives (described below) that, if applicable, may help reduce your countable earnings below the SGA level. In other words, they may make you eligible for an SSDI payment even though your gross monthly earnings are technically over SGA, and they can help preserve SSDI eligibility after your EPE.

**Impairment-Related Work Expenses (IRWEs):** If you incur costs that are in/directly related to your disability and needed for you to work successfully, then the full cost of these expenses may be deducted from your countable earnings.

**Employer Subsidies:** Are reasonable accommodations that employers willingly pay for and provide to an individual with a disability. It usually costs more than the actual value of the services rendered by the individual. It is *not* provided to other employees in the same position, or paid for by a third-party.

**Special Conditions:** Are a type of subsidy where work-related items and/or services are paid for by a third party, not by the employer or the individual.

**Income Averaging:** If you are a seasonal worker or your hours fluctuate greatly, Social Security may average your annual work earnings and distribute them over the year; therefore, possibly lowering your countable earnings in the months you actually worked.

**Unsuccessful Work Attempts (UWAs):** If you were earning SGA, but within 6 months your earnings fell below SGA due to your disability (whether you stopped working or reduced your hours), Social Security can declare this job as a UWA. When this happens, Social Security will *not* count any of the income from that job. It is like the job never happened!

## What should you do during & after your EPE?

Track the hours and earnings you work every day so you know where you stand with respect to SGA. Dedicating a calendar to record daily earnings is an effective tracking mechanism. Further, report your gross monthly earnings by the 10<sup>th</sup> of every month.

*\*Annual SGA monthly thresholds available below:*

Annual SGA Monthly Thresholds		
Year	SGA/Disabled	SGA/Blind
2010	\$1,000	\$1,640
2011	\$1,000	\$1,640
2012	\$1,010	\$1,690
2013	\$1,040	\$1,740
2014	\$1,070	\$1,800
2015	\$1,090	\$1,820
2016	\$1,130	\$1,820
2017	\$1,170	\$1,950
2018	\$1,180	\$1,970
2019	\$1,220	\$2,040
2020	\$1,260	\$2,110
2021	\$1,310	\$2,190

***The Extended Period of Eligibility allows for continued eligibility of SSDI benefits after an individual has completed their Trial Work Period.***

For more information about **Work Without Limits Benefits Counseling** contact

1-877-YES-WORK (1-877-937-9675) or visit <http://www.workwithoutlimits.org/benefits-counseling/>