



Employment and Social Security Disability (SSDI)

Social Security has two disability programs. It is very important to know which one you're on or if you are on both. The work incentives help you go to work without worrying about losing your benefits and are very different for each program.

Basic Facts

Work Incentives provide help over a long time to allow you to test your ability to work, or to continue working, and gradually become self-supporting and independent. In general, on SSDI you have at least 9 years to test your ability to work. This includes full cash payments during the first 12 months, a 36-month extended eligibility period, and a 5-year period in which Social Security can start your cash benefits again without a new application.

Social Security may subtract expenses you have because of your disability that enable you to work (some transportation costs, wheelchair, prosthesis, medicines, etc) these are called **Impairment Related Work Incentives (IRWE)**.

Social Security considers the existence of **Subsidy** and **Special Conditions** when they make a SGA decision (see below). They use only earnings that represent the real value of the work you perform to decide if your work is at the SGA level. Subsidy or Special Conditions may exist if:

- You receive more supervision than other workers doing the same or a similar job for the same pay;
- You have fewer or simpler tasks to complete than other workers doing the same job for the same pay; or
- You have a job coach or mentor who helps you perform some of your work.

How It Works

Trial Work Period (TWP) The TWP allows you to test your ability to work for at least 9 months. During your TWP, you will receive *full SSDI benefits regardless of how high your earnings might be*. The TWP continues until you accumulate 9 months (not necessarily consecutive) in which you performed what Social Security calls "services" within a rolling 60-consecutive-month period. Social Security currently considers your work to be "services" if you earn more than \$670 a month (for the year 2008). Social Security considers your work and earnings after the end of the TWP to decide if you can work at the SGA level. Social Security also considers whether any employment supports may affect your situation.

SGA or Substantial Gainful Activity is \$940 gross wages per month (2008). This is not looked at during your Trial Work Period.

Extended Period of Eligibility (EPE) This lasts for 36 consecutive months (3 Years) after your TWP ends. Social Security does not adjust your check depending on your wages. It is all or nothing with your SSDI check. If you gross less than \$940 in a month you are entitled to your check that month. If you gross more than \$940 in one month, you are not entitled to your check for that month.

Beyond EPE After your Extended Period of Eligibility ends the first month and you gross over SGA (\$940 in 2008) you are terminated from benefits. However the following safety net exists:

Expedited Reinstatement of Benefits (EXR) If your benefits ended because you worked and had earnings over SGA, you can request to have your benefits started again without having to complete a new application. This is available for 5 years after the date of Termination of your benefits because of wages.

MAKE YOUR LIFE SIMPLE AND WORK A GREAT EXPERIENCE ~ REPORT ALL EARNINGS TO SOCIAL SECURITY

This fact sheet is not meant to take the place of meeting with a qualified benefits counselor.

To find out how these work incentives apply to your situation please contact:

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