

Extended Period of Eligibility (EPE)

2025 Fact Sheet on Work Incentives



What it is:

The Extended Period of Eligibility (EPE) allows you to remain eligible for Social Security Disability Insurance (SSDI) benefits after you have completed your Trial Work Period months.

How it helps:

The EPE is an additional three years (36 months) of protection for your SSDI benefit payment. 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.

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 evaluate whether your countable gross earnings (earnings before taxes are deducted, minus Impairment Related Work Expenses and/or Subsidy) are above Substantial Gainful Activity (SGA).

The first month Social Security determines you consistently earn over SGA, you will receive your SSDI benefit payment 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 payment when your gross earnings are below SGA. The SGA amount changes annually, so it is important to stay current on the earnings limits. But remember, no matter how much you earn, if your disability causes you to either stop working or reduce your earnings below SGA during the EPE, your benefit payment will start again when you notify your local Social Security Office of the change in your wages. Below is a timeline of the TWP and EPE:

- **Trial Work Period:** Receive full benefit payment while working regardless of earnings.
- **36 months EPE:** Receive a benefit payment if earning under SGA - \$1,620, or \$2,700 if you are blind, per month in 2025.
- **Extended eligibility continues for 36 months until you begin to consistently earn over SGA:** Eligibility for SSDI ends if you are consistently earning over SGA.

After your 36-month EPE timeline, you must continue tracking your earnings and reporting these to SSA. They will evaluate your work activity, earnings, and other work incentives that may apply to you. If you are consistently able to earn over SGA following the 36-month EPE timeline, your SSDI eligibility will end.

How to find more information and help:

Disability Benefits 101

[Ky.db101.org](http://ky.db101.org)

Ticket to Work Helpline

1-866-968-7842

Work Incentives Planning & Assistance (WIPA)

Center for Accessible Living

844-689-6620 (voice)

888-813-8652 (TTY)

wipa@calky.org

Work Incentives Planning & Assistance (WIPA)

Goodwill Industries of KY

866-336-3316 (voice)

866-833-2976 (TTY)

workincentives@goodwillky.org