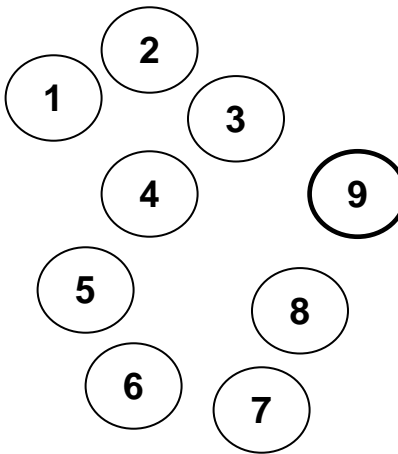


Overview of SSDI–New Pilot Rules

Trial Work Period (TWP)

Nine Trial Work months where you can earn as much as you can and still get your check.



When will you use a Trial Work month?
TWP 2007 = \$640/mo
 OR 80 hours or more of Self-employment
 (not necessarily nine consecutive months)

Extended Period of Eligibility (EPE)

Lasts for 6 years / 72 months

When will you get your check?

- ♦Over SGA = Check decreased
- ♦Under SGA = No change in check

Will have extended **Medicare** coverage for at least 93 months after the end of the TWP.

SGA 2007 = \$900.00/mo (gross)
 OR if Self-employed, meets one of SSA's three tests of whether beneficiary is performing Substantial Gainful Activity (SGA). If blind, SGA is \$1450.00/mo.

Can start using IRWE and Subsidy

After Trial Work Period has ended, the first time you earn over SGA you trigger your **cessation month plus 2 grace period months**, where you will get your check even though you are over SGA, either during or after the EPE.

Over SGA = Termination due to work*



Check continues for as long as you stay under SGA

Re-Apply

(Brand new case, waiting period, establish disability again, but start with new TWP)

Expedited Reinstatement of Benefits (EXR)

(Eligible if within 60 months of termination due to work, but not if disability has changed or ceased)

After getting back on through EXR:
 When will you get your check?

- ♦Over SGA = No check that month
- ♦Under SGA = Check

After 24 times/months (not necessarily in a row) of not performing SGA you get a New TWP.
24 months under SGA = New Trial Work Period

*Medical termination can occur anytime a continuing medical review is conducted, whether you work or not.

New Pilot Group rules related to work earnings under the SSDI program:

- You have nine months of work attempts. These are called Trial Work Periods (or TWP). Your nine TWP months do not need to be in a row. During these months you may earn any amount of money and still receive your full cash benefit check.
 - A Trial Work Period month is used if your earnings are over \$640 in one month.
 - If you are self-employed any month you work more than 80 hours, you will use a TWP month.
- You are eligible for a Benefit Offset. This means that your SSDI cash benefit will be reduced by \$1 (offset) for every \$2 you earn over Substantial Gainful Activity (SGA). SGA is \$900 for 2007 or if you are blind it is \$1500.
- The Benefit Offset will continue up to 6 years (or 72 months) after completion of your 9-month Trial Work Period. This is your Extended Period of Eligibility (EPE).
- Social Security will not conduct medical reviews while you are enrolled in the Pilot Rules group during your EPE.
- If you have dependents who are receiving Social Security Dependent benefits, these benefits will not be reduced while you receive the Benefit Offset.
- If you are earning over SGA at the end of the 6 year EPE, your cash benefits will be terminated.
 - If your cash benefits are terminated, you can get back on cash benefits if you lose your job through expedited Reinstatement of Benefits (EXR) or by applying for a new case.
- If you are earning under SGA at the end of the 6 year EPE, your cash benefits will continue. The first time you earn over SGA after your EPE, your cash benefits will be terminated.
- Extended Medicare benefits will continue for at least 93 months after your Trial Work Period.