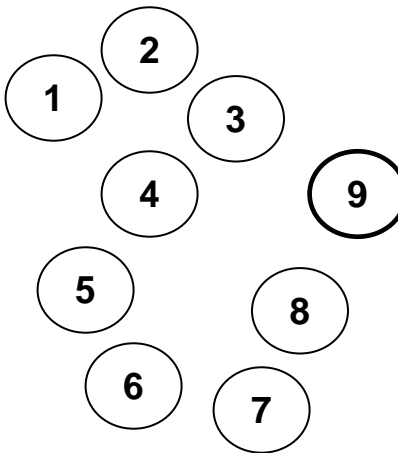


# Overview of SSDI–New Pilot Rules

## 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 2006 = \$620/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 2006 = \$860.00/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 \$620 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 \$860 for 2006 or if you are blind it is \$1450.
- 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.

### **REMEMBER**

- Let us know if your address and/or phone number change.
- Always report changes of your earnings to the Project.

**REMEMBER** all changes to income during 2006 must be reported to the SSDI '1 for 2' Project Team in one of these ways:

Phone 801-887-9527; Toll Free 887-246-9675; FAX 801-877-9389  
By mail: 1595 West 500 South, Salt Lake City, UT 84104