

Social Security Disability Insurance (SSDI) Timeline

Work Incentives Connection Fact Sheet

The SSDI work rules that apply to you depend on time periods.

Trial Work Period	Extended Period of Eligibility	After Extended Period
9 months Earn any amount Still receive SSDI	36 consecutive months Substantial Gainful Activity (SGA) applies Can use work incentives On and off benefits	Substantial Gainful Activity (SGA) applies Can use work incentives Expedited Reinstatement or file a new application

Trial Work Period

- For 9 months you can earn any amount without affecting your SSDI payment.
- The 9 months do not need to be consecutive
- You will use one Trial Work Period month if you earn more than \$1,210 gross in 2026.
- If you have worked since applying for SSDI, you may have used some or all of your Trial Work Period.**

If you completed your Trial Work Period

- Your SSDI payment may stop if you earn more than \$1,690 gross per month (\$2,830 if blind) in 2026.
- Social Security calls this limit Substantial Gainful Activity (SGA).

If your earnings are close to or over Substantial Gainful Activity (SGA), you may be able to use work incentives to reduce your countable earnings. Call the Work Incentives Connection for information.

Extended Period of Eligibility (EPE)

- The EPE begins immediately following the end of the Trial Work Period. It lasts for 36 consecutive months, whether you work or not.
- Any month your earnings are below Substantial Gainful Activity you are eligible for your SSDI payment that month.

- If your earnings are above Substantial Gainful Activity, you are not eligible for your SSDI benefit for that month, unless you can use SSDI work incentives.
- The EPE acts as a safety net—if your earnings are greater than Substantial Gainful Activity (SGA), then later decrease below SGA, **your SSDI payment can be restarted** without a new application.

After your Extended Period of Eligibility

If your earnings are over SGA and work incentives do not apply, your SSDI payment will stop. If your earnings later drop below SGA, you may be able to have your SSDI payment restarted. Social Security offers these two options:

- File a new application
- Use Expedited Reinstatement

Counting Earnings

SSDI counts your gross earnings (before payroll deductions). Earnings count when the work is performed. This will likely be different than what you are paid. To figure your monthly earnings for SSDI:

- Add the hours you work between the first and last day of the calendar month
- Multiply your total hours by your hourly rate of pay

For more information, call the Work Incentives Connection:
651-632-5113 or 1-800-976-6728
www.mnworkincentives.com