

Extended Period of Eligibility (EPE)

2026 Fact Sheet on Work Incentives

For Social Security Disability Insurance (SSDI) Beneficiaries, a range of work incentives are available to plan for future benefit needs.

The Extended Period of Eligibility allows for continued eligibility of Social Security benefits while you work, after you have completed your Trial Work months.

For more information and support on your work incentives, Contact:

INDIANA WORKS
 Work Incentives
 Planning and
 Assistance

In Northern and
 Central Indiana:
 1-855-641-8382
 (Toll free)

In Southern Indiana:
1-502-548-4492

How It Helps You:

The Extended Period of Eligibility is an additional three years (36 months) of protection for your SSDI benefit check. It begins the month after your Trial Work Period 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 Social Security. They will be evaluating whether your countable gross earnings (earnings before taxes are deducted, minus IRWE and Subsidy) are above Substantial Gainful Activity (SGA). In 2026, SGA is \$1,690 per month. *For individuals whose primary disability on record with Social Security is blindness, the 2026 SGA amount is \$2,830 per month.*

The first month Social Security determines you are consistently earning over SGA you will receive your SSDI benefit check 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 check when your gross earnings are below Substantial Gainful Activity. The Substantial Gainful Activity amount changes annually, so it is important to keep updated on the SGA earnings limits. But remember, no matter how much you are earning, if your disability causes you to either stop working or reduce your earnings below SGA during the EPE, your benefit check will start again once your local Social Security Office has verified the change in your wages.

Below is a Timeline of the Trial Work Period and Extended Period of Eligibility:

9 month- Trial Work Period

(receive full benefit check while working)

36 month- Extended Period of Eligibility

(receive benefit check if earning under SGA—\$1,690 per month in 2026)

Extended Eligibility continues until you begin to earn over SGA

(eligibility for SSDI ends if you are consistently earning over SGA)

After your 36 month EPE timeline is over, you will need to continue to track your earnings and report these to Social Security. They will be evaluating your work activity, earnings, and other work incentives that may be applicable to you. If you are consistently able to earn over SGA following the 36 month EPE timeline, your SSDI eligibility will end.

Other Work Incentives for SSDI Beneficiaries:

Additionally, there are work Incentives such as Subsidies or Impairment-Related Work Expenses (IRWE) that you can use during the EPE and beyond the 36 month EPE to reduce your earnings counted by Social Security while you are working and are pursuing an employment goal.

A Community Work Incentives Coordinator or a Benefits Information Network Liaison and Social Security can help you evaluate if these work incentives are applicable to you.

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