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# Is It Possible To Work and Still Qualify for SSDI?



If you or a family member is receiving <u>Social Security Disability (SSDI)</u>, you may be wondering if you are able to work and still qualify for these benefits.

The answer is generally yes, but it can get a little complicated.

### Working in a Trial Work Period

<u>SSDI</u> rules provide for a 9-month "trial work period" in which you can try to work. A trial month is one in which your earnings generally exceed \$850 (2018 amount).

If you earn less than \$850 in any month **or** work less than 80 hours in self-employment – regardless of how much you earn – that month will **not** count against the maximum of 9. The 9 months in the trial work period do not have to be consecutive.

### The Substantial Gainful Activity Test

The next step – after you have worked more than 9 months in any 5-year period – is for the Social Security Administration to assess your work and earnings against their "Substantial Gainful Activity" (SGA) threshold.

SGA is work for which you earn more than a given monthly dollar amount. In 2018, the limits for disabled beneficiaries are \$1,180 for those who are non-blind and \$1,970 for those who are blind.

Once your earnings exceed these amounts the SSA will assume that you are no longer disabled.

Note that the SGA evaluation considers more than earnings. There are special rules for business owners and even volunteer activities may be included.

What Happens If You Are Still Working after the 9-Month Trial Work Period?

In this case, your SSDI status becomes an extended period of disability that lasts for 36 months. In this time, your payment eligibility is determined monthly and you still may receive your SSDI check for any month in which you don't reach the SGA threshold.

The rules on working while receiving SSDI payments can be complex. These Social Security publications can help: <u>Working While Disabled: How We Can Help</u> and employment and vocational training information in the <u>Ticket to Work Program</u> brochure.

# What Is a Workers' Compensation Independent Medical Examination?



If you have submitted a <u>Workers' Compensation (WC)</u> claim, it is very common that the Ohio Bureau of Worker's Compensation will ask that you submit to an <u>Independent</u> <u>Medical Examination</u>, also known as an IME.

An IME is an evaluation that is conducted by someone else other than your regular doctor. The IME examiner is expected to provide an objective report of your condition. These exams may be required during your initial application or if you apply for further benefits later.

#### What Happens in an IME?

An IME usually takes the form of an interview and then a physical exam. You will be asked about how your injury occurred as well as your current condition and limitations.

During the physical exam, the doctor will look at the injured area and check your level of

pain while you are being evaluated.

It's very important to be completely honest during the IME. Be sure to mention all your symptoms and limitations, but don't exaggerate anything. Your answers should be consistent with your original claim. Don't rush to answer! Think carefully to answer carefully and completely. If any question is confusing, ask for clarification before replying.

Be careful to separate any past injuries from your most recent trauma, even if it is the same body part. Explain your symptoms both before and after your job-related injury.

If you are represented by a <u>Workers' Compensation attorney</u>, that person cannot attend the exam with you. You can, however, take a friend or family member along with you who can take notes and act as a witness.

Let us help you prepare for your IME as well as review the doctor's reports and contest them if necessary. <u>Our attorneys</u> have the right WC experience to get you the benefits you deserve.

If you or a loved one has been harmed by any type of <u>personal injury</u> or has been denied <u>Worker's Compensation</u> or <u>Social Security Disability (SSD) benefits</u>, it's important to get an attorney experienced in these types of cases involved immediately. Call **1 (800) 589-6611** for your initial, free consultation, either in our office or if you are unable to travel by telephone conference. <u>Heller, Maas, Moro & Magill, Co., LPA</u>, a <u>workplace</u> injury and Social Security disability law firm located in Youngstown, can help you navigate the application process for the best possible outcome for you and your family.

# **Recipe of the Month Spicy Sriracha Shrimp**



Spark up the grill with shrimp marinated in a few simple ingredients that when combined creates a warm, lasting, and assertive heat without being overbearing. Pile them on a platter and watch them disappear!

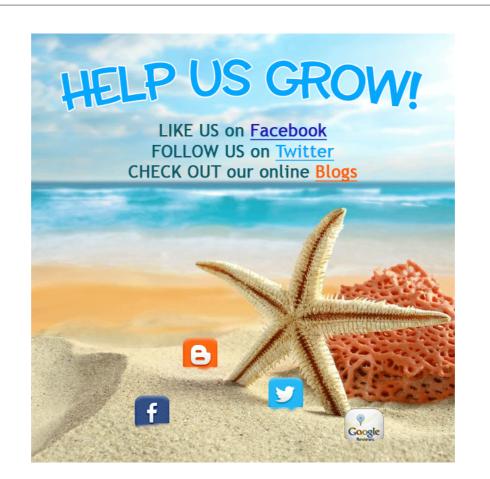
### Ingredients

- 1/3 cup Sriracha
- 1/3 cup olive oil
- 1 teaspoon Worcestershire Sauce
- 3 cloves garlic, crushed
  1 handful cilantro, roughly chopped, plus more for garnish
- I teaspoon sugar
- Salt
- Freshly ground black pepper
- 2 pounds large shrimp (16 to 20 count), peeled and deveined

### **Directions**

- 1. Mix together the Sriracha, olive oil, Worcestershire sauce, garlic, cilantro, and sugar. Season aggressively with salt and pepper. Put in a 1-gallon plastic bag, add the shrimp, and mix together in the bag. Marinate in the fridge for 2 to 4 hours. Or longer.
- 2. Heat a grill. Skewer the shrimp (4 to 6 shrimp per skewer) and grill until pink and delicious, 2 to 3 minutes per side.
- 3. Remove the shrimp from the grill, slide the shrimp from the skewer using a fork, and pile on a serving platter. Sprinkle with finely chopped cilantro, and throw a few toothpicks in a few shrimp. Watch them disappear.

Recipe courtesy of Food52



What's Happening In Youngstown, Warren, Salem, Ravenna & Akron

Aug 5 All City R&B Funk Festival Metroplex Expo Center Youngstown, OH

Aug 10 Kool and The Gang Stambaugh Auditorium Youngstown, OH

Aug 17 <u>Rascal Flatts</u> Blossom Music Center Cuyahoga Falls, OH

Sept 15 Give Pulmonary Hypertension The Boot 5K Packard Park Warren, OH

Sept 30 Festa Gervasi Grape Harvest Festival Gervasi Vineyard & Italian Bistro Canton, OH

Sep 30 Jimmie Vaughan The Kent Stage Kent, OH

Oct 24 <u>Keith Urban</u> Covelli Centre Youngstown, OH

Oct 25 <u>Dwight Yoakam</u> W. D. Packard Music Hall Warren, OH





## **Meet Our Attorneys**



**Robert L. Heller** 



Steven D. Maas



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