



Your Ticket to Work: What You Need to Know to Keep It Working for You

Congratulations on your participation in the Ticket to Work program. This publication contains information that can help you succeed in the program.

Will you review my disability while I am in the program?

We won't conduct a medical review of your disability as long as you make progress in the Ticket to Work program. However, if we started a disability review before you began participating, we'll finish the review. If you have any questions about the Ticket to Work program, call the Ticket to Work Help Line toll free at **1-866-968-7842**, or TTY **1-866-833-2967**.

How does Social Security determine my progress?

While you're in the program, we'll review your progress in achieving the goals of your employment plan approximately every 12 months. We consider participation in the program to begin when you sign an agreement.

The following table explains how we determine whether you're making timely progress towards your goal.

For reviews 1-5, we accept a combination of required education and earnings.

What happens if I am not making progress?

If we determine that you're not making progress in the Ticket to Work program, we won't postpone future medical reviews. You can continue in the Ticket program even if we find that you're not making progress.

What if I start making progress again?

Whenever you think you're making progress again, contact the Ticket to Work Help Line. We'll make a decision about your progress. As long as you meet the disability rules, qualify to take part in the program, and start making progress as expected, we won't begin a medical review.

Review period	Work requirement	Education requirement	Technical, trade, or vocational program
1 st review	3 months at or above the trial work period level*	High School diploma, GED or undergrad (2 or 4-year college) 13 credits/grad or higher 10 credits	Completed 60% of full-time course load for 1 year
2 nd review	6 months at or above the trial work period level*	Undergrad (2 or 4-year college) 16 credits/grad or higher 12 credits	Completed 75% of full-time course load for 1 year
3 rd review	9 months at or above the substantial gainful activity level**	22 credits/grad or higher 16 credits or completion of a 2-year college	Completed the program
4 th review	9 months at or above the substantial gainful activity level**	Undergrad (4-year college) 22 credits/grad or higher 16 credits	
5 th review	6 months of work and have earnings in each of those months that prevent payment of Social Security Disability Insurance (SSDI) benefits and Supplemental Security Income (SSI) payments	Undergrad (4-year college) 22 credits/grad or higher 16 credits	
6 th review	Work criteria are same as 5th review for this and subsequent reviews	Completion of the program (4-year college or higher)	

*In 2025 we consider you to be working for the trial work period if your earnings are over \$1,160 per month.

**In 2025 we consider earnings over \$1,620 (over \$2,700 if you are blind) to be substantial.

What if I disagree with the decision?

Once we make our decision, we'll send you a letter explaining it. If you disagree with the decision, you have 30 days to ask Social Security to review it.

Working and your benefits

How do my earnings affect my benefits?

If you've completed your trial work period, are working, and have substantial earnings, we may stop your Social Security disability benefits. We can quickly start your benefits again if your income drops, or you stop work and still have a disability.

As your earnings increase, we reduce your SSI payments until your earnings reach a level where you are no longer eligible to receive payments. We count less than half of your earnings when figuring your SSI payment.

For an explanation of how earnings affect your benefits, read *Working While Disabled — How We Can Help* (Publication No. 05-10095). You can print it from our website, www.ssa.gov. Or, you can call our toll-free number, **1-800-772-1213** (TTY **1-800-325-0778**).

What happens to my health benefits?

Your Medicare may continue for at least 8½ years after you start to work, if you still have a disability. Your Medicaid may also continue, depending on the state where you live and your earnings amount.

Where can I get more information?

For more information about the Ticket to Work program, call the Ticket to Work Help Line, toll-free at **1-866-968-7842**, or TTY **1-866-833-2967** from 8 a.m. to 8 p.m. ET, Monday through Friday. Or, you can visit our website, www.ssa.gov/work.

Contacting Us

The most convenient way to do business with us is to visit www.ssa.gov to get information and use our online services. There are several things you can do online: apply for benefits; start or complete your request for an original or replacement Social Security card; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security account, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit www.ssa.gov/foreign to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing. A member of our staff can answer your call from 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**



Securing today
and tomorrow

Social Security Administration
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