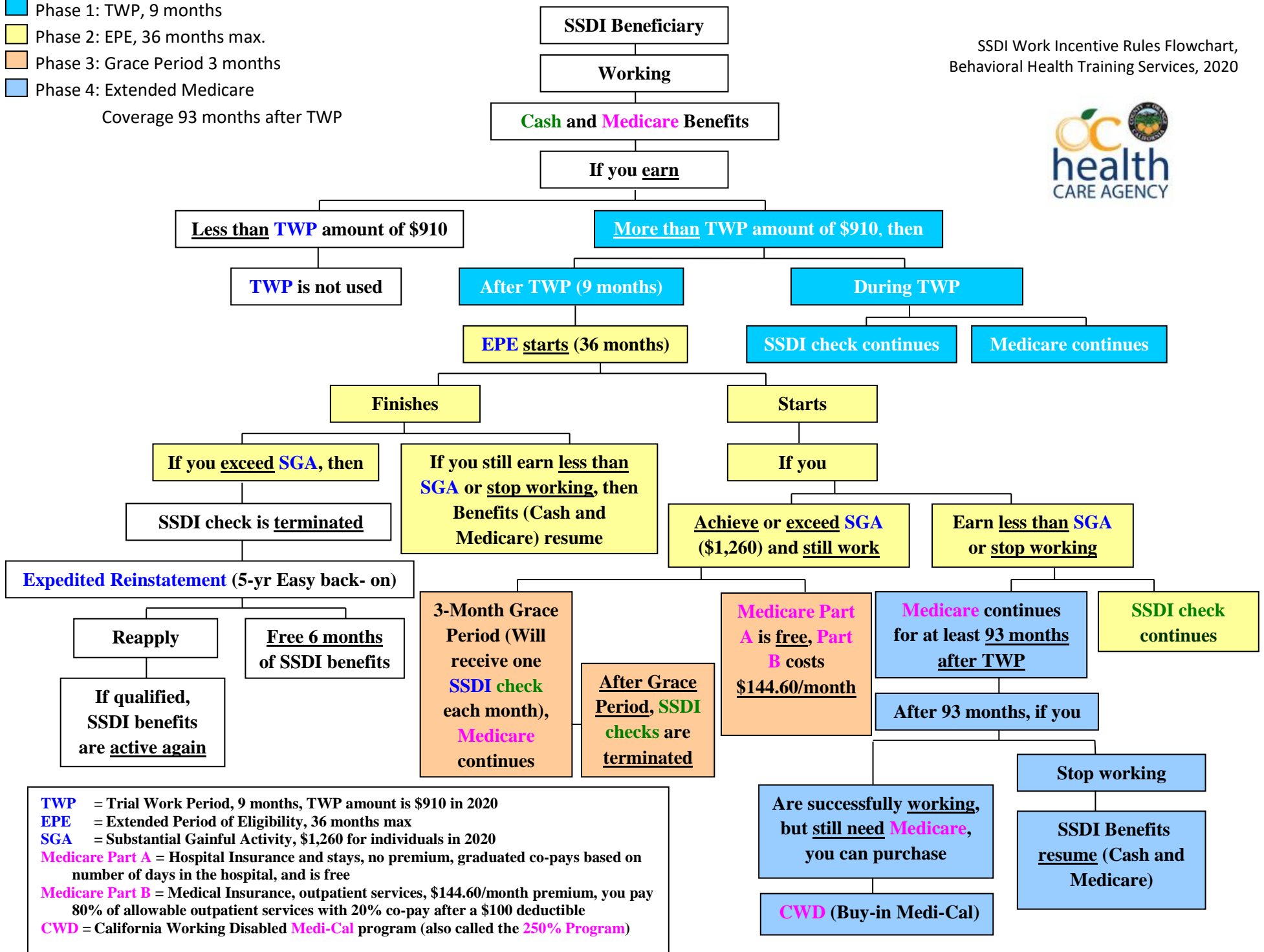


- Phase 1: TWP, 9 months
- Phase 2: EPE, 36 months max.
- Phase 3: Grace Period 3 months
- Phase 4: Extended Medicare

Coverage 93 months after TWP



TWP = Trial Work Period, 9 months, TWP amount is \$910 in 2020
EPE = Extended Period of Eligibility, 36 months max
SGA = Substantial Gainful Activity, \$1,260 for individuals in 2020
Medicare Part A = Hospital Insurance and stays, no premium, graduated co-pays based on number of days in the hospital, and is free
Medicare Part B = Medical Insurance, outpatient services, \$144.60/month premium, you pay 80% of allowable outpatient services with 20% co-pay after a \$100 deductible
CWD = California Working Disabled **Medi-Cal** program (also called the **250% Program**)