

Supporting Employees with Disabilities

Empowering your employees to work more without losing their benefits & support



Did you know?

Many talented employees with disabilities work part-time, not because they can't do more—but because they're afraid working more could cost them critical Social Security benefits. The good news is Social Security offers programs and protections that can help people with disabilities work more without losing the benefits and supports they rely on.

Why this Matters to Employers

Helping employees with disabilities navigate concerns about their earning limits can facilitate workforce stability, boost productivity, and create a positive workplace environment. Many studies also show that employees with disabilities have higher attendance, a strong work ethic, and tend to stay at jobs longer when they are supported by their employers.



Things to Know About Work and Social Security Benefits

Subsidies & Special Conditions Can Help Employees Work More

When an employee receives extra support on the job—like added supervision, job coaching, or special equipment—that they need to be productive, Social Security considers this a **Subsidy**. Similarly, **Special Conditions** are job modifications—like extra breaks, flexible schedules, or simplified tasks—that make it easier for the employee to work.



In both scenarios, Social Security might only count part of the employee's wages when evaluating benefits, even if they're working more hours or earning a full wage. This helps employees feel more confident about working more hours without risking their benefits. When employers provide that reasonable support, it can lead to greater productivity and more consistent staffing.

What to Consider for Retirement Contributions

Instead of 401(k) contributions, you can help employees with disabilities by contributing to their **ABLE** accounts. Some employees can't fully benefit from 401(k)s because saving too much might affect their eligibility for Social Security and medical benefits. ABLE accounts let them save for disability-related expenses without risking those benefits. It's a smart way to support your team's financial health and show you care.

Need Additional Information?

Contact a Certified Benefits Planner for more information and assistance!

Disability Rights Iowa

1-800-779-2502

<https://disabilityrightsia.org/>

Iowa Vocational Rehabilitation

1-800-532-1486

<https://workforce.iowa.gov/vr/contact>