



JOHNS HOPKINS
UNIVERSITY

Human Resources
Benefits and Worklife

Pre-Retirement Planning Program

September 22 – October 3, 2025

Mid-Career Topics

[JHU Benefits in Retirement](#) - Passcode: j74Cmj^^

This presentation, offered by the Office of Benefits & Worklife, covers the benefits for university retirees. This includes medical and dental coverage, life insurance, tuition benefits, pension and/or 403b plan, vacation/sick time, and more.

[Investing Essentials: 5 Principles to Invest with Confidence](#)

Presented by TIAA - How you invest today can impact what you'll have tomorrow. No matter where you are in your career journey, this webinar can help you understand five key principles of investing for the future so you can get the most from your money. We'll talk about these important principles:

- Choosing the right type of account
- Understanding the risk/return trade-off
- Having the right mix of investments
- Staying the course
- Reviewing regularly

[Saving for Retirement Starts Now!](#) - Passcode: jX6%sf\$!

Start with the basics and then build. Join the Marsh McLennan Agency advisor team for an informative webinar on mid-career retirement fundamentals, designed to help JHU professionals plan for a secure financial future. We'll cover key strategies for saving, investing, risk tolerance, budgeting and managing retirement benefits during the pivotal mid-career years. Don't miss this opportunity to learn practical tips to enhance your retirement readiness which starts now!

[Place Planning in Retirement](#) - Passcode: =+tFQ+.2

Presented by Financial Council - As we live longer and our circumstances change, where we decide to call home matters. This workshop will introduce participants to the concept of place planning, which involves intentionally choosing where to live to maximize your health, social connection, purpose in life, and financial



resources. Like most aspects of retirement planning, housing decisions are complex and highly personal, and they deserve careful consideration as part of a comprehensive retirement plan.

[Retirement is an Opportunity to Open New Doors of Learning and Growth](#) - Passcode: S\$7N=EcS

As a JHU retiree one of your benefits is enrichment education with The Osher Lifelong Learning Institute at JHU. Our program brings together curious and engaged adults with top quality courses, passionate faculty, and a community that loves learning. Classes are both in person and online. This webinar will help you learn more about the Osher at JHU program including curriculum, structure, and program fees. Plus, you'll meet members who participate and have the opportunity to ask questions.

Age 55+ Topics

[Aptia365 - Retiree Medicare Options for Medicare-eligible Individuals](#) - Passcode: 7edT?+gZ

Learn about Aptia365, an alternative to the JHU retiree medical coverage for those 65 or older. Aptia provides one-on-one help from a licensed retiree benefits counselor to educate employees who will be Medicare eligible about their post-employment health plan options.

[Retirement Checks for Life](#)

Presented by TIAA - All your life you're told to save your money. But a comfortable and secure retirement involves more than saving specific amounts. You also need strategies to make your retirement savings last.

- Learn the different kinds of guaranteed income in retirement, including fixed and variable annuities
- Create an income strategy to safeguard against outliving your retirement
- Optimize your income by building a diversified income strategy
- Take action now to be better prepared for retirement

[Is it Time to Enroll for Medicare?](#) - Passcode: v!xL7kEn

How and when do Medicare benefits fit into your retirement strategy? It is primarily for individuals aged 65 and older, as well as younger people with disabilities or certain conditions. Medicare has been the cornerstone of healthcare for seniors to support their health and wellness. Join the MMA advisor team to learn the basics of Medicare and coverage options that fall under the different parts of Medicare (A,B,C,D, supplements). You will leave this session armed with enrollment options, how to avoid penalties, general Medicare terms, and a clearer decision tree for health coverage options after age 65.

[Your Social Security Strategy](#) - Passcode: \$N\$+589a

MMA provides an insightful webinar on Social Security, where we'll explore strategies to maximize your retirement dollars. Discover how timing your benefits can significantly impact your financial security and learn tips to optimize your Social Security income. Whether you're nearing retirement or planning, this session will provide valuable guidance to help you make informed decisions for a more comfortable future.



How Policy Impacts Markets - and What it Means for Your Retirement Portfolio - Passcode:
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Presented by Financial Council - Periods of volatility—driven by government policy, inflation, or global crises—can feel especially disruptive as retirement nears. This workshop helps you put current events in perspective by exploring how financial markets have responded to past crises and how investor behavior often follows predictable patterns. You'll learn to separate noise from what truly matters for your portfolio, assess your current investment approach, and consider whether adjustments are needed. With education, context, and perspective, you'll be equipped to stay focused on your long-term goals, even in uncertain times.