Johns Hopkins University | Human Resources Benefits and Worklife

Pre-Retirement Planning Program

September 22 – October 3, 2025

Week One: Mid-Career, Planning for Retirement

JHU Benefits in Retirement

Monday, September 22, noon to 1 p.m.

Presented by the Office of Benefits & WorkLife

This presentation covers the benefits for university retirees, including medical and dental coverage, life insurance, tuition benefits, pension and/or 403b plan, vacation/sick time, and more. Q&A to follow.

Register in advance here

Investing Essentials: 5 Principles to Invest with Confidence

Tuesday, September 23, noon to 1 p.m.

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

Register in advance here

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Saving for Retirement Starts Now!

Wednesday, September 24, noon to 1 p.m.

Presented by Marsh McLennan Agency (MMA)

Start with the basics and then build. Join the MMA independent financial 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! Register in advance here

Place Planning in Retirement

Thursday, September 25, noon to 1 p.m.

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. Register in advance here

Retirement is an Opportunity to Open New Doors of Learning and Growth

Friday, September 26, noon to 1:00 p.m.

Presented by Osher Lifelong Learning Institute

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. Register in advance here

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Week Two: 55 or Older, Within 5 Years of Retirement

Aptia365 – Retiree Medicare Options for Medicare-Eligible Individuals

Monday, September 29, noon to 1:00 p.m.

Presented by Aptia365

Join Melissa Jimeno to learn about Aptia365 (formerly Mercer Marketplace 365+), an alternative to the JHU retiree medical coverage for those 65 or older. Aptia365 provides one-on-one help from a licensed retiree benefits counselor to educate employees who'll be Medicare eligible about their post-employment health plan options. Register in advance here

Retirement Checks for Life

Tuesday, September 30, noon to 1:00 p.m.

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. We'll show you how to optimize your income in retirement in the following ways:

- 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

Register in advance here

Is it Time to Enroll for Medicare?

Wednesday, October 1, noon to 1:00 p.m.

Presented by Marsh McLennan Agency (MMA)

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 independent financial advisor team to learn the basics of Medicare and coverage options that fall under the different parts of Medicare (A, B, C, D, and supplements). You'll 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.

Register in advance here

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Your Social Security Strategy

Thursday, October 2, noon to 1:00 p.m.

Presented by Marsh McLennan Agency (MMA)

Join us for 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.

Register in advance here

How Policy Impacts Markets and What It Means for Your Retirement Portfolio

Friday, October 3, noon to 1:00 p.m.

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.

Register in advance here

Visit the Planning for Retirement webpage for more resources and details about JHU's retirement programs, including information about eligibility, benefits during retirement and their cost, and more. Start with the Checklist On Your Way to Retirement as a guide to using the retirement planning resources available to you.