ARE YOU RETIREMENT READY?

Retirement on the horizon? Whether you’re into building treehouses, sailing around the world, or enjoying fun times with family and friends, make sure you’re prepared to make the most of it with these Harvard retirement plans and resources:

• You may be financially ready to retire, but have you thought about what you’ll do with this life stage? Join us for The Next Chapter (HarvardKey required) on December 6 to gain practical tips for making the transition to retirement.

• Looking for information on Social Security and Medicare—and how these programs coordinate with Harvard’s post-retirement benefits? Check out Preparing for Retirement (HarvardKey required) on December 13.

• If you plan to retire within the year, make sure you’re on track with our steps for those close to retirement, which includes a handy retirement checklist.

• Want to know how much you can expect to receive in Social Security benefits? Then sign up for a free, personal my Social Security account, which provides benefit estimates based on your earnings.

• Through Harvard’s TDA Roth option, you can put aside after-tax dollars today and enjoy tax-free withdrawals in retirement. Learn more by reviewing this presentation and brochure. While you can’t transfer existing money from a traditional TDA account to a Roth account, you can direct new contributions to Roth any time by contacting the HURC.

CHECK IN WITH ELDERLY LOVED ONES THIS HOLIDAY SEASON

There is a good chance we are all going to need help at some point. Yet only 52% of people have discussed issues regarding aging with their parents or other elderly loved ones.

As you spend time with older family members during the holidays, you may notice changes in their health, mobility, and mental acuity. It might be time to take action if you spot any of the following:

• Weight loss
• Unwashed hair or clothing
• Increased alcohol consumption
• Piles of unpaid bills
• Unsteady gait when walking

If you have an older family member in need of extra assistance, you can get information on elder- and adult-care issues, as well as free legal counsel and referrals, from Harvard’s Employee Assistance Program (EAP).

You can also take advantage of our Senior Care Planning benefit, which provides eldercare consultations, customized action plans, family meeting facilitations, and more.

Already a caregiver? Then remember to take care of yourself this holiday season. To keep your stress in check and prioritize your wellbeing, try these self-care for the caregiver tips from Harvard Medical School. From exercising to eating healthy, there are many simple steps you can take to prevent caretaker burnout.
MIND AND BODY
This season, take time for yourself and others with these Harvard resources.

• During the busy holiday months, invest in your wellbeing with our on-demand video The Future of Wellbeing: A Conversation with Deepak Chopra, presented jointly by PRI’s The World and WGBH at the Chan School.
• If you’re on the Longwood Campus, participate in our 8th annual Season of Giving toy drive (December 3–19) and clothing drive (January 15–17) to support local community members in need. You can find drop-off locations around the LMC.
• Often the best gifts aren’t things—so consider giving an experience this holiday season! Check out Outings & Innings (HarvardKey required) for can’t-miss deals on movie, museum, ski, performing arts, and sports event tickets.

LEARNING AND GROWING
Get a head start on your New Year’s resolutions with these learning and development opportunities.

• With Harvard’s Tuition Assistance Plan, you can enroll in credit or noncredit classes at the Harvard Extension School for just $40 per course, or at other eligible Harvard schools at 10 percent of the tuition cost.
• Enroll in Inclusion for Innovation and Engagement for Managers (HarvardKey required) and explore tools and strategies to foster an environment of inclusion and belonging on your team.
• Want to help your fellow Harvard employees take their skills to the next level? Consider becoming a volunteer professional mentor for Harvard Bridge, a program that provides professional development opportunities for Harvard service employees.

LIVING AND WORKING
The Office of Work/Life provides a number of programs and services to help you navigate busy schedules and family responsibilities.

• Calling all managers! Tap into resources from the EAP aimed at enhancing your ability to lead by registering for our Manager Overview session.
• Just in time for the holidays, our Mindful Eating sessions will help you better appreciate your relationship with food—from purchasing to consuming.
• Did you know Care@Work provides backup care for elders and kids—and even for yourself if you’re recovering from an illness or injury? Sign up before you need it by filling out the registration waiver today.

FINANCES AND SECURITY
As the year winds down, check off your retirement to-do list with these resources and programs, designed for employees at every career stage.

• If you’re in the Harvard TDA auto-escalation program, your contribution will increase by 1% beginning in January. Not auto-enrolled? Consider increasing the amount you’re saving for retirement—you can make changes at any time.
• From money and debt management to retirement planning, make strides toward your personal financial goals with free financial webinars from Harvard’s Employees Credit Union and GreenPath.
• Have a Harvard Basic retirement account? Be sure to update your beneficiary information so that your money goes where you intend. Learn more by calling the HURC (1-800-527-1398).