



# MASSAD OLINDE

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## Vacation Planning

### Remember to pack the travel insurance

If you're planning a business trip or vacation, consider buying travel insurance, which can cover various trip- and medical-related costs, should problems arise.

The main categories of travel insurance include:

- Trip cancellation
- Travel medical
- Major medical
- Emergency medical evacuation
- Accidental death/flight accident



You can purchase travel insurance 3 ways:

1. Per-trip coverage that provides protection for a single trip. This type is sufficient for people who don't travel often.
2. Multi-trip coverage provides coverage for multiple, short-term trips during a year. Each trip has a length cap, usually 30 days.
3. An annual policy provides coverage for a full year and is good for frequent travelers.

The cost for travel insurance varies depending on the category or type you need. Typically, the cost of a per-trip travel insurance policy is between 4% and 8% of the total cost of the trip.

Be sure to check the reputation of the insurance company by visiting the U.S. Travel Insurance Association at [ustia.org](http://ustia.org).

### De-stressing vacations



**Are you working too hard to have a good time?** Use these tips to take the bite out of planning your getaway:

**Plan a balance** of new experiences and familiar things that will make you feel refreshed, relaxed, and renewed.

**Ask family members what they liked best and least** about previous years' vacations and how they want this year's to be different.

**Talk about what it will be like** to wait in long lines, sit in a crowded plane for hours, or drive 500 miles with a hot, panting dog in the car.

**Set aside some down time**, when you have nothing scheduled.

**Do as much research** as you can to eliminate surprises.

**Hold hotel reservations in advance with a credit card** so you won't be caught without accommodations.

# Last-minute vacations on the cheap and easy

**Want a little rest and relaxation, but haven't had a chance to plan an elaborate vacation?** No worries. You can take a trip even if you don't have much time to put it together.

- Look at off-peak destinations. Think about popular winter destinations for summer travel. Hotels want to fill empty rooms and may offer extra perks, lower rates, or package deals.

- Stay flexible with flights. If you're flying, consider leaving and arriving at different airports. You'll have more options and a better chance of snagging a lower-cost flight. Also consider flying during off-peak hours or taking non-direct flights. Also, staying over at a destination at least 3 nights may save money on airfares in some locations. Consider comparing the cost of airfare differences versus extra hotel and meal expenses when shopping for airfares.

- Work with a travel agent who knows about vacation spots and has access to last-minute package deals and special airfares.

- Once you get to your vacation spot, stop by the local visitors bureau. These offices are generally staffed with eager, knowledgeable people who are glad to give you free advice and maps, and may even help you find accommodations (sometimes at special discounts).

Source: American Institute of CPAs



## Vacationing on a shoestring

**Want to take a vacation this summer? Strapped for cash? Consider these money-saving tips:**

- Save on meals. Eat only 1 restaurant meal a day. Dine out at lunchtime (it's cheaper) or share entrées at dinner. Stay at hotels with in-room refrigerators and microwaves. Take doggie bags from restaurants or order takeout food rather than a sit-down meal. Pack foods such as instant oatmeal and fruit for breakfast, or select hotels with a free breakfast.
- Use coupons. Look for tourist guidebooks with coupons for meals, hotels, and attractions.
- Shop around. Compare at least 3 competing products and service providers, such as car rental companies.
- Share expenses. Vacation with family and/or friends. Divide the cost of rent (for a condo or beach house) and food.
- Fly last minute. Look for airfare deals online.
- Find free pet care. Trade pet-sitting services with pet-friendly neighbors to eliminate kenneling costs from your vacation budget.
- Vacation locally. Stick to your home turf and plan staycations (vacationing at or near your home) instead of traveling to distant areas.



## A tightwad vacation?

*No, just a fiscally smart one.*

**Smart tips for traveling well and wisely:**

**1. Go in with another family and split the costs of a rental home.** You'll also get a kitchen, which can help you save money on some meals so you can splurge on other things.



**2. Rough it, but not totally.** If your family likes outdoor activities, don't go to a hotel. Instead, choose a camping resort, which may include pools, playgrounds, activities and tent bungalow accommodations.

**3. Travel during off-peak times.** Summer in the Caribbean is May through mid-December and is considered an off-peak time — hotel rates can typically be 20% to 60% lower. Just remember that the same period is also hurricane season.

**4. Consider alternative lodgings such as hostels.** They're better than they used to be and often in unique architectural places such as castles and monasteries. But you'll still probably share a bathroom down the hall. For budget-friendly intergenerational travel ideas, look into Road Scholar (formerly known as Elderhostel) at [roadscholar.org](http://roadscholar.org).

**5. Tour with a band.** Get together a group of friends and a car, pool gas money, and follow the summer music tour for a favorite band. You might find yourself in cities you otherwise would never visit — and smaller cities won't carry big metropolitan hotel prices.