

# Traveling Light...Financially

By Evelyn Preston



**For all avid travelers, the quest for that perfect trip continues. Past columns explored cost-conscious use of mobile devices, SIM phone cards, exchange rates and VATs. 21st century travel imposes new costs and increased concerns. Seniors bitten by the travel bug may be seasoned sojourners but when it comes to globetrotting, there's the potential for costly snags or expensive perils. Especially as we age, it's important to "plan ahead" for possible setbacks along with sightseeing.**

**Q: More than one friend has tripped on Paris cobblestones or slipped on Rome's ancient steps resulting in sprains, fractures, expense and frustration. What's the best way to anticipate and handle health and accident problems when abroad?**

A: Flor Harris, broker-owner and consultant of Benefits Simplified Insurance Solutions, advises travelers to check their specific plan coverage, especially out-of-the country provisions; the same caveat holds for Medi-gap/Supplemental and Medicare policies. "Access to doctors and hospitals is mainly for true emergencies or urgent situations," Flor says, "so become familiar with what's available in your travel area." Travel insurance depends on numerous variations (length of stay, type of travel, etc.), which correspond to the amount of plan coverage (\$250,000 and up to a million), with typically 80 percent reimbursement.

**Q: Besides existing medical plan coverage or buying basic travel insurance, are there other alternatives in case of emergencies when abroad?**

A: Flor particularly advises separate insurance for rarely covered evacuation services.

Be sure to check any affiliations you have in professional, fraternal or charitable organizations that may offer low-cost, short-term or other insurance options to active members. Ditto for credit cards. Seniors with special needs should carefully check details. Staying for an entire season? An Expat? In case of serious illness or medical emergency, sew up Medevac, SkyMed or GeoBlue in advance.

**Q: Don't tours and cruise packages carry their own insurance?**

A: As an insurance expert, Flor reminds passengers that group travel plans will require individual participants to carry a certain amount of travel insurance typically outlined by the travel company managing the tours. Know what's covered—and what's not.

**Q: To avoid costly surprises before foreign travel, how else can travelers plan ahead?**

A: Travel deals—from credit card "extras" to airline/hotel rewards programs help save money. Research rental car coverage, bank/card spending limits, foreign fees or personal loss and cancellation procedures. Due to heightened security, always apprise your card carriers and bank of your specific itinerary and travel dates. ATM availability/cost is a major consideration so ask about any rules and restrictions. Extra peace of mind can be purchased with a comfortable money belt!

**Q: Is there less costly travel that's off the beaten track but opposite the high-end adventure-travel tours?**

A: Surf the web for groups who work at "digs," teach on a kibbutz, and share skills around the world volunteering from Africa to Iceland thru organizations like Omprakash. Alumni groups may offer a range of



**Q: Adding ever-growing hotel "tourist taxes" and fees for formerly free airline amenities really dent the travel budget; what are some ways to mitigate these expensive extras?**

A: 1) Travel light and lighter—duffel and backpacks make great carry-ons with room for apples and snacks. (Rick Steves' packing guide helps whittle down the luggage.)

2) My 50-ish year old son delights in as-he-goes transportation—finding smaller, local carriers as part of the adventure of rambling through foreign countries—an everyman's Orient Express.

3) Families rent apartments or homes via websites, Airbnb thrives, singles double up.

4) Seniors are sought to see the USA via (practically free) inter-city Driveaway car delivery among others.

trips, and Road Scholar caters to seniors, focuses on education and even offers airfare assistance. There's always in-vogue biking and walking tours the world over—less costly but demanding much more training and prep.

The modern senior's travel mantra to "Be Prepared" can offset the modern world's travel message of "Expect the Unexpected."

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