

Travel Tips
Thomas Kreif, WEAC-Fox Valley Retired Member and Traveler
<http://my.athenet.net/~mesh/>

What was the WEAC-Fox Valley Travel Committee, has met for the past nine years. Committee membership is open to all active and retired members. During the year, we meet at Appleton's Mary's North (Richmond St. off of 41) the second Wednesday of the month at 9:30 a.m. As the years have gone by, this group has also discussed topics of interest such as WEA-Trust / Benefits, Wisconsin Retirement System (fixed and variable), Medicare, Medicare supplements, investment tips, and WEAC.

Based on the latest information, to receive the best deals on cruises, book nine months to a year out. The other option is to be able to leave with one to two weeks notice as the cruise line attempts to fill up their ships; however, the cruise lines are doing a better job in early bookings. Obviously the best price on Disney cruises is when the kids are in school—immediately after the first of the year.

Travel insurance is a topic that everyone has an opinion on. Do you need it or not? The CEO of Tripinsurance.com recommends coverage on cruises over seas or package tours with a long itinerary. Most policies allow you to cancel or interrupt your trip for a covered reason, which can include any injury or illness, missed connection, or an unpredictable event, such as a terror attack.

Coverage for health insurance depends on your plan. Medicare and most private health plans do not cover you outside of the U.S. Medex sells supplemental medical plans and Medjet Assist offers evacuation coverage. Travelex offers policies that include both travel and primary health insurance. Before you purchase, check coverage offered by your own insurance or review one of the websites that carry insurance policies, such as Squoremouth and Travel Insurance Review, Tripinsurance.com, and insuremytrip. If you are going on a cruise or packaged tour, you may be better off going with the insurance offered by these companies. Cost for insurance through separate companies is aged-based; thus, the older you are the more you pay.

It is extremely important that before you purchase a policy, *read the fine print!* For instance, if you or a family member has a medical problem that could require a cancellation, confirm that the policy includes a waiver for pre-existing conditions (this is the most common reason claims are turned down).

Processing a claim can take up to four weeks. One thing that really slows down claim processing is incomplete documentation.

The information taken for this article comes from personal experience and from the *Travel + Leisure* magazine.