

Ep #142: Chase Ultimate Rewards®: Key Updates & Our Favorite Earning Cards



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

[Points Talk with the Travel Mom Squad](#)

Ep #142: Chase Ultimate Rewards®: Key Updates & Our Favorite Earning Cards

Alex: Want to know what our favorite points are and the many cards we have that help us earn even more of these points? Keep listening to find out.

Welcome to *Points Talk with the Travel Mom Squad*. We are three moms who've discovered how to leverage credit card welcome offers to get hundreds of thousands of dollars of travel expenses for nearly free. We've used credit card points and miles to take vacations to places like Hawaii, Paris, Greece, Maldives, Japan, and so much more. And the best part? We each still have 800 plus credit scores. Imagine being able to take the vacation of your dreams for nearly free. It's totally possible, and we're here to show you how.

Alex: Hey, I'm Alex.

Pam: And I'm Pam, Alex's mom.

Jess: And I'm Jess. Let's talk points. If you follow us on Instagram or read our blog, then it is probably no surprise to you that our very favorite points are Chase Ultimate Rewards®. Recently, they made some changes to some of their cards. They revamped one of them. They added a brand new business card. And so we thought that it was worth, you know, redoing our episode on Chase Ultimate Rewards® and their cards because so much has changed with Chase just this year alone.

So, Pam is going to kick it off with why Chase Ultimate Rewards® are our favorite points to begin with.

Pam: Yeah, if I could earn just one type of points, these are the type of points that I would want to earn. Love, love, love them. One of the things that's really nice about them is that it's easy to earn a lot of Chase Ultimate Rewards® because there are so many cards that you can get that earn them. The other thing that I really like that we all really like about them is that you can combine your points with your household members. So any points that my husband earns, he transfers over to me. If I had adult children in the house, they could do that. So it's just really easy.

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One of the big reasons and what we do with most all of our Chase Ultimate Rewards® is we transfer them to Hyatt. If you didn't already know this and you'd have to be living under a rock, we are team Hyatt. It's just we just get such oversized value for our points when we stay at Hyatt hotels. But there are other great transfer programs too. There's United and Southwest. Those are really, really popular programs. British Airways, Singapore, Air France, and lots more.

One of the other things that we really love is when we can get a transfer bonus for these points when we transfer them to certain hotel or airline programs. We've seen this happen with Air France, with IHG, and Marriott. Now, we don't really recommend that you transfer a lot of them into IHG or Marriott, but when there's a transfer bonus, we do suggest that you do the math and see if it works out. And especially if you're trying to get one of those free night bonuses, sometimes it makes sense to transfer some over on top off those points. And I have done that, especially to Marriott when I've needed to get enough for the four nights so that I get the fifth night free. So that is definitely something that we really love.

Now, there are a lot of cards that do earn Ultimate Rewards®. Again, why we love them so much, and Alex is going to share all of those with us right now.

Alex: All right. So there are 4 travel rewards cards that earn Chase Ultimate Rewards®. You have the Sapphire Preferred®, the Sapphire Reserve®, which Jess is going to go into detail in a bit about that card because that was one that got a huge revamp. The Ink Business Preferred® and the Sapphire Reserve® business, which is their brand new business card. And Jess is going to cover that one in detail as well. Those are like the two big changes.

And then they also have 4 cards that are technically cashback cards, but they earn Ultimate Rewards®. So there's the Freedom FlexSM, Freedom Unlimited®, Ink Business Cash®, and the Ink Business Unlimited®. And like I said, they earn Ultimate Rewards®, but if you have one of those travel rewards cards like the Preferred Reserve, Ink Business Preferred®, or the Reserve Business, you can move these cashback, the points that you're earning on your cashback card to one of those cards and use them for travel.

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So you can unlock so much more free travel or nearly free travel by taking advantage of these no-annual-fee cashback cards. And that's the other great part about those, technically cashback cards don't have annual fees.

So the Sapphire Preferred® and Reserve are the most popular of these cards. They are personal cards. They will count towards your 5/24. The Freedom FlexSM and Freedom Unlimited®, also personal cards which will count towards your 5/24. Freedom, Flex and Unlimited, I think sometimes they kind of fly under the radar a little bit. People don't realize how good they are because they think, oh, I'm only going to maybe get 20,000 points when I open this card, and that doesn't sound as flashy when you're like, oh, I could get 75,000 points with the Sapphire Preferred®, but these are really great everyday spending cards. The Freedom, and they have no annual fee, like I said before. Freedom FlexSM, we love this one. I have this one. My husband has this one.

What we love about it so much is it earns 5% back on rotating categories. So each quarter, you can earn up to 5% back in different categories. I don't even know what this quarter's are because we just got a new category. Do you, do they even know off the top of their head?

Jess: I think it's gas stations. And...

Alex: EV charging is one of them.

Jess: Yeah, it's EV charging, but Ted and I both drive EVs. Alex drives an EV. So like whenever it's gas stations, I'm kind of like, "Ugh, this isn't a great category for me." But sometimes, you know, if you spend a lot on gas, it could be a really good one. And yeah, we charge at home. We charge at home, which I don't think our electric bill counts as an EV charging station.

Alex: No, that would be nice, though.

Jess: But there are a ton of people who spend a lot on gas, and it would be really easy for them to hit that \$1,500 max in a quarter.

Alex: Yeah, and that's only one of the categories as well. Other, sometimes the category will be Amazon. And when it's Amazon, that's amazing because we, a

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lot of us do a lot of shopping on Amazon. Sometimes it'll be grocery stores, warehouses. It fluctuates each quarter.

Jess: My favorite is when it's PayPal because everywhere takes PayPal, and I find it so easy to hit the PayPal max.

Alex: Yes. And the nice thing I've noticed is the last couple of years, it seems like the PayPal option has been around the holidays.

Jess: Yes.

Alex: And that makes it really easy because I can max out mine and Mitch's. So when you max it out, you're getting 7,500 points. So that adds up over the course of a year. You can earn a lot of points if you're maxing this out on just your everyday spend. So one thing to keep in mind is you do have to activate that each quarter. It's not like it just happens automatically. It's super easy. Just log into your Chase account. It's a click of a button. You activate it, and then you'll you'll get that. And the nice thing is it earns 3% back at restaurants and drugstores all the time. So that's a nice option too.

And then the Freedom Unlimited®, another one that slips under the radar, but you get 1.5% back on everything. So it's a really good everyday spending card. These two cards have a spot in my wallet. I always have a spot in my wallet for them. I use them regularly.

And then, no secret, we are obsessed with the Ink Cash and the Ink Unlimited. The standard offer on these cards is 90,000 Oh, no, no, no. Sorry, not 90,000. 75,000. 75,000 points. I was getting it mixed up with the Ink Preferred for a bit. But 75,000 points for no annual fee won't count towards 5/24. Like, sign me up. We're obsessed.

And then the Ink Business Preferred® and the Chase Sapphire Reserve®® business do have annual fees. The Sapphire Reserve® is a premium card. So you're looking at a much higher annual fee, but plenty of benefits, including lounge access. So Jess is going to go into detail about that card here in a second, but there is one other card.

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And this one can get a little confusing for people because it is an Ink card. It's the Ink Business Premier, but it does not earn Chase Ultimate Rewards®. It is strictly a cashback card. So there will be no converting this to Ultimate Rewards® to use with travel partners, but it is a nice card still. Strictly cashback has a place though. Jess, you opened this card. You and Ted both did, I believe, and used it for a Disney cruise, cashback towards a Disney cruise.

Jess: We did. And I think, I think it does technically earn Ultimate Rewards®. They're just not transferable Ultimate Rewards®. And so you have to basically cash them out or put them towards travel in the portal. You cannot transfer them to another card and then transfer them to transfer partners.

But yes, we did both open this because I think it was a thought, I think it was 100,000 points, which is equivalent to \$1,000 cashback when we opened it. And I was like, "Hey, we can both get \$1,000 cashback. It won't count towards 5/24, and I can put that money towards an expense that otherwise would be more difficult to cover with points like a Disney cruise." And so we got \$2,000 off our Disney cruise, which I felt like was pretty good for not counting towards 5/24.

Alex: Yeah, I mean, \$1,000 cash is nothing to sneeze at. I mean, I'll take it. I haven't yet opened this card, so maybe I will one of these days because I'm never going to turn down \$1,000.

Jess: All right, if you are interested in applying for any of the cards that we are talking about in today's episode, make sure to check out the show notes. We have included our links to all of them, and we always appreciate when you support us at no cost to you by applying through our affiliate links.

Now, I am going to cover the Chase Sapphire Reserve® personal that was completely revamped recently and the brand new Chase Sapphire Reserve® for business. And so, I think these cards came out and people saw that they both had a \$795 annual fee, and they were like, "Whoa, I'm not even thinking about applying for those." And I get it. I get that you see \$795 and you have sticker shock because that is, I think, one of if not the highest annual fee currently on the market.

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I applied and was approved for both of these cards since they came out, and I'm going to talk a little bit about the benefits and how I am justifying them at least for the first year. So with both of these cards, you're going to get access to Chase Sapphire Lounges for yourself and for two guests. You're also going to get Priority Pass lounge access for yourself and two and two guests. This is now a contender for a great lounge option for families because there are changes coming to the Capital One Venture X cards in February, and you will no longer get two free guests into Capital One lounges or into Priority Pass lounges. And so if you are traveling with a family, these are going to be great options for you.

They come with over \$2,700 worth of value. We're just going to share, I'm not going to share every single benefit because this is a major coupon book situation, and it would take the entire episode to go through every single benefit. But some of our favorites are they get 4x on flights and hotels booked directly. This is a change because now you're just going to get 1x on all other travel. Before, it was 3x flat on all travel.

I typically book my hotels and flights directly. And so I think a 4x category on those is great. Some people are different. If they mainly used their travel for booking through third parties or for cruises or for ferries or trains, yeah, that's going to sting for it to go down to 1x, but I think for us, the main travel categories that we are spending money in are hotels and flights booked directly. And so that was a net positive for me, and I am assuming for Alex and Pam also.

Pam: Definitely. I think that's I think that's great.

Alex: Yes, very much so, which reminds me, I got the Sapphire Reserve® business, and I haven't purchased, like, booked a flight yet since I got it because it's fairly new. But I'm I'm glad you brought this up because I'm like, oh, I need to switch that card to be my saved card on my airline accounts.

Jess: And the other thing too, you get great travel insurance with these cards. I mean, for the business card, it needs to be business travel. I'm assuming the same as the Ink Business Preferred®. But really great travel benefits to go along with it, besides just getting 4x. You're going to get that coverage.

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Pam: I need to do the same thing, Alex. I need to change that. So when we get through with this podcast, I'm going to do that.

Jess: You're also going to get a \$500 The Edit by Chase travel credit. This one is kind of meh to me. A lot of these hotels, I think it has to be a two-night stay minimum. A lot of the hotels are really high-end hotels. And so \$500 over the course of two nights isn't going to go super far, but you might find some hidden gems in there, or if there was a hotel that you were planning to stay at anyways and not use points, that could be a great option for that.

Alex: I feel like I just wish that the... I don't know if I'm not doing something right, but I wish searching for these hotels in the travel portal was easier. Like that there was a thing where you could just go just to Edit hotels, but it's kind of like you have to search for hotels and then hope one of the Edit options pops up.

Jess: I'm the same. I'm like, is this user error or is it really hard to find these hotels?

Alex: And I haven't figured it out yet. If it is user error or not, but I figure if we're both struggling, then if it's user error, then they maybe should make it easier for us to find.

Jess: There is they both come with IHG Platinum Elite status, and so that is really nice because with Platinum Elite, that qualifies you for getting the fourth night free on award stays. If you don't otherwise have an IHG card, that could be a great way to get Platinum Elite status.

A \$300 annual travel credit. Chase's annual travel credit is by far the easiest to use of all the banks. You simply charge a travel charge, and it gives you a statement credit. You don't have to book through the portal or anything like that. I already used mine up on my Sapphire Reserve® Business because I booked flights for our family to go to Italy next summer. I wasn't even thinking about it. I was just thinking like, okay, 4x directly with travel. And then I was checking my statement and I was like, "Why did why is this so much cheaper than I thought it was going to be?" Well, I got \$300 back on the taxes I paid for those Air France

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flights. So it's very easy to use. I used it without even knowing I was using it. The \$120 credit for Pre-Check, Global Entry, Nexus.

With the personal version, there's a \$300 annual dining credit for reservations through Sapphire Reserve® exclusive tables. This sort of reminds me of the Resy credit with American Express. It's basically like you make a reservation at one of these Sapphire Reserve® exclusive tables, which I think is just through OpenTable. I was kind of playing around with it. You use your card, and then I think it's \$150 semi-annually.

So \$150 from January to June, \$150 from July to December. This is actually a usable credit for me. I'm in Houston, a major city. There are actually a lot of options. And it's also great, like I'm going to New York City in September. You know? And so maybe I'll make a reservation at a restaurant that me and my friend can go to and save \$150. If you're in a smaller city or more rural area, then obviously that credit is going to be a little bit more difficult to actually find the value in. Alex, have you looked at Salt Lake? Is there anything?

Alex: I looked, and when I looked, I mean, maybe this will change by the time the episode airs, but when I had looked, there wasn't anything in Salt Lake yet, but I had no problems finding places in destinations that I traveled to. Like, for example, I looked on Maui, and there were a few options. One of them is Merryman's.

Pam: Oh, we love Merryman's.

Alex: Is an amazing restaurant that I have only been to once, and now I would be like, "Oh, I'm going to make a reservation there because I get \$150 back." You know? And so if you're going to Maui, look for Merryman's and use your credit there. It is people rave about Mama's Fish House, and I'll be I'll just say I've never been there, but I can't imagine it's better than Merryman's, and I know, Mom, you've been to both, I believe.

Pam: I've been to both, and definitely I'd pick Merryman's. And I did look at Denver because I go into Denver. It's about an hour away from me, and I fly out of there all the time. So I go to Denver quite often, and I checked it out, and

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there were some really amazing looking restaurants. Now, I hadn't, you know, there wasn't something that I'd heard of, but I looked at some menus and I go, "Oh yeah, I would definitely go there." It's something that I will definitely use.

Jess: The other thing is complimentary subscriptions to Apple TV+ and Apple Music. I actually, so these are services that we were already paying for. We were already paying for Apple TV and Apple Music. Yesterday, I went in and updated my, you know, you have to go into your Chase account and activate these, but it was super easy. I activated them, and then once I activated them, it automatically canceled my subscription I was paying for. And so it was really easy to do, and now we're going to save, like, 30 bucks a month by getting these covered with my Sapphire Reserve® personal card.

Alex: Yeah, I like that benefit too.

Jess: Yeah, it's really great. You get a \$300 annual StubHub credit. This would have been great when the Eras Tour was going on because I, because I bought a lot of tickets off StubHub. I don't know if I'm going to use that one or not. Like maybe.

Pam: I still want to use that, Alex, for Backstreet Boys. We need to go recreate when I took you years ago as a teenager.

Alex: The problem is that tour is ending soon and may not even be over by the time this airs, and you have some trips planned.

Pam: Yeah, that's true. We may have we'll find some way to use it. I think it's something that's a possibility.

Jess: Yeah. And then there is the \$120 in annual Lyft credits. That's \$10 a month. You're going to get 5x on Lyft rides, \$300 annually in monthly DoorDash promos, \$5 a month for restaurants, two \$10 non-restaurant credits per month. This is annoying to me. Like, why can't they just make it a \$25? I mean, I know why they I know why they don't, but it is annoying.

Nevertheless, I have been using these credits, and I actually created two DoorDash accounts so that I could use my Sapphire Reserve® personal credits

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on one and my Sapphire Reserve® business credits on the other. And my family is very happy with the treats that I have been coming home with. This was inspired by Pam because she does not let any of these benefits go unused.

So, I have been using these credits, but I am annoyed that you have to jump through these hoops to use them. I do think overall, for the personal, this was mostly for the personal card, I do think that these credits are more useful than some other banks' coupon books. For me, at least, like Apple TV, Apple Music, there's also on the personal card a \$10 a month Peloton credit. I pay for a Peloton subscription anyways. You know? And so like, and DoorDash, I am obsessed with DoorDash. And so for me, like, I am the ideal consumer for the Chase Sapphire Reserve® personal card.

Um, as far as the business card goes, I'm just going to point out some of the differences. So you're also going to get that \$300 travel credit. And so right off the bat, like the \$300 travel credit because all three of us are going to spend \$300 on travel in a year. That brings the annual fee for me down to \$495. Again, still a hefty fee, but, you know, it's it's a slash at the fee. You're still going to get that 4x on airfare and hotels booked directly with the business version. You're still going to get the \$500 edit credit. You're going to get the same lounge access, same DoorDash credits, same Lyft benefits and credits. The big differences are that the business version gets 3x on advertising purchases made with social media sites and search engines. I find these benefits a little less useful, like a \$400 ZipRecruiter credit. I don't know.

Alex: Yeah, yeah. Like, how many people use ZipRecruiter?

Jess: A \$200 Google Workspace credit. I think, Alex, we're actually going to use that one, right? For because we pay for Google Workspace.

Alex: Yeah, so I have my business card on it right now, and then once we've done our \$200, we're going to switch whose payment method is on file till we use all three of our things. Yeah. Yeah.

Jess: And then you also get a \$100 [giftcards.com](https://www.giftcards.com) credit. That is \$50 split up by annually. This is really easy to use, also because it's technically like reward your

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employees by buying them a gift card. But I just bought myself a DoorDash gift card. I think they I know they have DoorDash on there. They have Chipotle. Like they have used, they have useful...

Alex: They don't have a ton, and it is its own unique, like, site. You don't just, you can't just go to [giftcards.com](https://www.giftcards.com) and buy any gift card. You want to follow the... just go through your Chase account with the card benefits, and you'll find all the information on how to do it. Yeah.

Jess: So, overall thoughts, I like the benefits more on the personal card. I don't use ZipRecruiter. I think long term, I'm only, like I said, I applied and was approved for both the business and the personal. Long term, I don't think I'm going to keep both because two \$795 annual fees is a lot. So if I'm going to keep one, it's going to be the personal, the personal version.

One thing that's interesting is Chase sort of changed the rules when it came to these Sapphire cards now, also. There's technically no more 48-month rule for the Sapphire family of cards, and there is a brand new pop-up. Like if you apply for the Sapphire Reserve®, there's a pop-up that'll let you know if you're ineligible, kind of like the Amex pop-up that currently exists.

You can, okay, based on the terms, you can potentially hold both the Sapphire Preferred® and the Sapphire Reserve®. We have not seen any data points of people being approved with the welcome bonus attached for the Sapphire Reserve® personal if they currently hold another Sapphire card.

So for me, I closed my Sapphire Preferred® over a month before I applied for the Sapphire Reserve®. This does not factor into the business card. If you have a Sapphire Preferred® already, you can get the business card, no problem. That is a separate product since it's a business card, but I have not seen any data points of people being successful opening the Sapphire Preferred® and getting the welcome offer and then opening the Sapphire Reserve® and getting the welcome offer at the same time.

Alex: Yeah, same. One other thing I wanted to say really quick too, and it's something that I never really like used or really thought about very often was

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purchases in the portal. I never, like you said, Jess, like we pretty much always book hotels and our flights directly with the hotel or the airline, but I actually recently booked a stay with like a boutique type glamping thing in Zion, and I booked it in the Chase Travel portal, and you get 8x on your purchases in the portal. So that's something to keep in mind if you do, you know, if you have something that makes sense.

So I could either have booked direct or I could book in the Chase portal, and it was the same price either way. So I booked it in the portal. I did the refundable option. It was like \$1,000 to book our stay. So I'm going to earn 8,000 points. So that's another thing to keep in mind is it could sometimes make sense to book in the portal. I say that with the idea that this is the first time I've ever done that, but if it makes sense, like it could be a good option for you.

Jess: Yeah, for sure.

Alex: Just make sure you do a non-refundable. I'm really big on doing non-refundable if you book in a portal.

Jess: You mean do refundable?

Alex: Refundable. Sorry. Yes, I mean do refundable. And I booked refundable. Don't do non-refundable. Yeah. All right, Pam, tell us about combining points.

Pam: Okay, so this is one of the things that we love is that you can combine points with your spouse or another member of your household. Now, I just got back on a trip with my sister. She owes me some points. I would love for her to be able to transfer Ultimate Rewards® to me. That's not going to work. So we'll do a workaround of her transferring her Ultimate Rewards® to Hyatt and then transferring them over to me. But so they do have to be in your household.

The first time you do this, it is a lot easier to link your accounts if you call in. I believe some people have been successful doing it online, but it's really hard to find out how the how to do that. I don't mess with that the first time. I just have them link the accounts online. You can only transfer Ultimate Rewards® to your

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loyalty accounts like United or Hyatt, or if you're an authorized user on the accounts, loyalty account.

So in my family, this is what we do. We combine all of our Ultimate Rewards® to my account. And then I combine, take those points and transfer them into my loyalty accounts, and I do all the bookings. And I also use most of the points because my husband doesn't travel as much.

Anyway, so that's how that's how we do it. And we get a lot of questions from people, you know, they get all worried about that if some points were in one airline and then they have the other points, well, how do you, you know, combine those together? You know, this works out great. I can combine his points before we even get to that.

Alex: Well, and another thing too that we like about these points and being able to combine them is let's say, you and your spouse, like you don't want to pay an annual fee for two Sapphires. You both don't want to have that card. You don't have to have that to be able to transfer your points to transfer partners. What you can do, like, let's say you downgrade your Sapphire Preferred® to a Freedom, you can then move your points on your Freedom card to your spouse's Sapphire account. And from their Sapphire account, transfer to their loyalty accounts.

Just keep in mind, like if you wanted to transfer to your loyalty accounts, you wouldn't be able to do that anymore, but I, you know, for some people it might be worth it to not pay the annual fee. My husband and I, we both have a Sapphire. I find it easier if we both just keep each of ours. He can transfer, well, I can transfer to his and I can transfer to mine. He's not touching his points. I'm in charge of them, but it's it's it's an option if you're concerned about your annual fee costs and those things. I just like the flexibility that allows us to each have our own.

Jess: Agree.

Alex: And then next up is transfer partners. Speaking of transferring points. So, like we said, there's a bunch of transfer partners. You got Hyatt, Marriott, IHG,

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United, Air France, Southwest, British Airways, Emirates, Singapore, and even more than that.

So what's really cool about like the Sapphire Preferred®, for example, is you can think of it as kind of like a wild card in your wallet, and you can use it at any of these places. So your card could be a Hyatt card. It can be a United card, a Southwest card. It's just so cool at that aspect of you don't, you know, traditionally you think, if I want to book Southwest flights with points, I need to have a Southwest card, and it's not the case when you have a flexible point card like a Sapphire Preferred®.

So, Jess is going to take it away now and tell us a little bit more about redeeming points in the portal now that we've covered all of the transfer partner stuff because there's some changes here too.

Jess: There are some changes. So Chase, when they rolled out these cards, they also introduced a points boost feature. So the way it used to work is if you had a Chase Sapphire Reserve® personal card and you redeemed your points through the portal, they were worth a flat 1.5 cents per point. If you had a Sapphire Preferred® or Ink Preferred, your points were worth 1.25 cents per point, just a flat rate.

That is why we really didn't redeem points in the portal before because we like to get at least 2 cents per point for our Chase cards. Again, you do you. If you want to just do easy, I don't care about maximizing the value, I just want a free trip, more power to you. Book through the portal. But we are competitive with ourselves, and we like to get 2 cents per point, and we know that we can easily get 2 cents per point by booking through Hyatt.

And so we, the portal was never really on our radar for redeeming points. But it kind of is on my radar now because with the Sapphire Reserve® and the Sapphire Reserve® business, your points are no longer a fixed rate, but they can be worth up to 2 cents per point on flights, hotels, activities booked through Chase travel.

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And so, if I were to be able to find a hotel, you know, if I, like Alex said, if she wanted to stay at this hotel in Zion that's not affiliated with any brand, can't transfer points to them. If it were a situation like that and I was like, "Hey, there's a points boost on this. I can get 2 cents per point," I would seriously consider doing that because I'm getting just as much value as I would transferring them to Hyatt, and I'm getting to stay at a hotel that I normally wouldn't be able to use points at.

So that is for the Sapphire Reserve® and the Sapphire Reserve® business. Again, you're it's going to range anywhere from one to 2 cents per point. So it's going to depend on whether your hotel or flight is a points boost hotel or flight. It's similar for the Sapphire Preferred® and Ink Preferred. The range is now going to be from one to 1.75 cents. So there's going to be some situations where you're going to get more value from your points. If you can find 1.75 cents, there's going to be some where you're going to get less if you can only find it for one.

So I think overall, this was a positive change. I know that there were people who were really upset about this, and I get that like it's easy to just know like my points are worth this flat rate. But, you know, with the Sapphire Reserve® personal or business being able to get potentially up to 2 cents per point, in my opinion, makes the portal a lot more desirable in some situations. I don't know. How do y'all, how do y'all feel about this change?

Pam: I'll still be using transfer bonus, the transfer partners.

Jess: Yeah, I mean, I'm probably still going to transfer them all to Hyatt, but it's going to get me to at least check the portal sometimes.

Alex: Yeah. No, I've found myself checking it more than I did before. I think it's a nice change, especially in the situation you shared with me, where it's like, I'm going to a hotel that I would not, and I'm not using points. I paid cash, but if it was a points boost hotel, it gives you that opportunity to try different places. You normally wouldn't be able to use points at a really good rate.

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Jess: Yeah. So there's a couple of like conditions that I find very confusing and haven't really paid much attention to them, but it's if you're if you were an existing card holder or you applied before June 23rd, which is when these changes and cards rolled out, then the points you earn through October 25th, 2025 will still be redeemable at 1.5 cents for Sapphire Reserve® card holders and 1.25 cents per point for Sapphire Preferred® or Ink Preferred card holders through October 26th, 2027.

Why do they have to make this so complicated? And what is up with these random dates? Like October 25th, October 26th? Can't we do like January 1st? So I don't really, this to me hurts my brain to think about. And then they say for points earned by October 25th, 2025, you'll automatically, you'll automatically receive the best redemption rate, whether that's 1.5 or two via points boost. Like this hurts my this is the level of award travel that I'm like, I'm tapped out. My brain cannot comprehend all of these rules and dates. I probably will not book anything in the portal before October 25th, 2025. So I'm just going to pretend like these don't exist, and I'm just going to go with the points boost feature. But this might be important for some of you who really, really, really value those set rates for your points.

Alex: All right. Lastly, we're just going to cover a few ways that we've used Chase Ultimate Rewards®. Like we said at the beginning, we almost always use them for Hyatt. So some of my favorite Hyatt stays are Hawaii for sure. You've been around, you know that we my family loves going to Hawaii. We love the Grand Hyatt Kauai, Hyatt Vacation Club, Kaanapali Beach is a really great place if you can find availability. Like, being able to get a condo right on the beach is just actually crazy that we can do that with points, but it's so great. We really like the Hyatt Regency Huntington Beach. There's just so many friendly family options with Hyatt, and we love those.

Some non-Hyatt ways because you're probably like, "Oh, we already know you love Hyatt. Blah, blah, blah. Tell us something we don't know." Air France is one that I've used a few times. I think I've used it twice this year. And that is because they've had transfer bonuses, and so my points go even further.

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So it'll be like, you know, transfer your Chase Rewards to Air France, and you get like a 20% bonus. It's I think the highest I've seen from Chase was maybe 30%. Don't quote me on that, but that's kind of the range I've seen, like 20 to 30. That's really nice.

So we're doing that when we fly to Morocco in September. We booked business class on Air France, transferred from Chase Ultimate Rewards® because of that transfer bonus. And then I also have done that flying to London. I transferred to Air France again for a business class flight to London. It was a Virgin Atlantic flight that I booked on Air France. So those are some other options.

I've also topped off my United account and topped off my Southwest accounts before, especially with Southwest, if you have the Southwest Companion Pass and you're like, oh, I just need like 5,000 more points to be able to book this flight for, you know, me and my family, and then you're able to get that companion. It really makes that 5,000 points a lot more valuable when you're not just being able to have enough to buy your ticket, you have enough to get your ticket, but then your companion gets to join you for just taxes and fees. So what about you, Mom?

Pam: Well, I did the same Air France transfer for our flights to Morocco. And I think that's one of the few times ever that I have used Ultimate Rewards® for anything besides transferring into Hyatt. Primarily, it's Hyatt all the time. I am obsessed with Park Hyatts. I will, I have this unwritten goal of trying to get to as many Park Hyatts as possible. In fact, I need to make a list of all of them and start checking them off because I just love them.

Alex: To make it a written goal.

Pam: To make it a written goal. Yes, because I absolutely love them.

Alex: Well, we are going to one in Morocco. We're staying at the Park Hyatt Morocco. So we're going to check that, or Marrakesh, Park Hyatt Marrakesh.

Pam: Yeah. Yeah. And I'm going yeah, and I'm going to do one at the Park Hyatt St. Kitts in December. So I'm trying to do those. They are definitely my favorite

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thing. So that's what I primarily like to do with the Chase Ultimate Rewards® that I earn. How about you, Jess?

Jess: We're going to sound like a broken record. Hyatt, Hyatt, Hyatt. I will say that I have transferred to United. I'm in a United hub, and so I have transferred to United before. I most recently transferred to United for our flights from Tahiti to San Francisco. But yeah, Hyatt, Grand Hyatt Kauai, Andaz Papagayo, we stayed at the Hyatt House Tokyo this year, which was amazing. And then Schloss Roxburghe is one that is in Scotland. It is a castle turned into a Hyatt now, and it has been getting a lot of love in our Facebook group. Um, it's such a unique property to be able to stay at a freaking castle in Scotland for \$0 is pretty incredible. So I'm a Hyatt girly, but a side of United is my side piece.

Pam: You know, you know, Traci just told me all about staying at that castle, and she says, "You've got to try it someday, Pam. You'd love it." So, yeah, it looks like I need to return trip to Scotland someday.

Jess: You do.

Pam: So, anyway, Chase Ultimate Rewards® points are a huge part of our points and miles strategies and hands down, without a doubt, our favorite points. If you want to learn more about these points, make sure to check out the links in the show notes.

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