

Ep #204: All About Atmos Rewards with Traci



Full Episode Transcript

With Your Hosts

Alex Payne, Jess Field, and Pam Lorg

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Alex: Atmos™ Rewards is the loyalty program of Alaska and Hawaiian Airlines. Listen in as we take a deep dive into this program and why it's one worth paying attention to.

Welcome to *Points Talk*®. 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.

Jess: And I'm Jess. Let's talk points. Today we've got Traci back on the podcast. She is our resident Atmos expert, and a lot of you have been requesting an episode all about Atmos, and I was like, I don't know enough about Atmos to lead this episode. And Alex was like, neither do I. So then we reached out to Traci.

Alex: Jess is really good, though, at earning Atmos Rewards, we just learned. She's got, she's sitting on a nice stockpile. It's the using them. So Traci's going to help us with that.

Jess: Yes.

Traci: Okay, it's good to be back, and I'm excited to talk about this because Atmos is a program that's going through a ton of changes lately. Ever since they announced this Alaska Accelerate program in 2024 and they came out with the Summit cards last year, I think it's been almost a year. It's doing all these big changes and they're mostly really great for consumers, and there are some really interesting things they're doing that nobody else is really doing. So I think it's really worthwhile learning about this program, even if you're like, I don't live on the West Coast, I don't live in Hawaii, why do I need to know about this?

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It has so many different sweet spots in their award chart. There's different perks you can get with the Summit card that could be really useful. So I think it's worth everyone knowing about.

In my opinion, if you live on the West Coast or Alaska or Hawaii, you should have these Atmos Summit card. Like, that's kind of a no-brainer. You should know about this program and use it a lot because it could be really, really useful. But even if you live in like the East Coast or Houston or wherever, it has so much to offer. So I think it's worth learning about.

A quick background on the Atmos program, if you're not familiar with it. It used to be Alaska Airlines Mileage Plan and Hawaiian Airlines, and they, Alaska acquired Hawaiian and I think it went live like late 2024. So now it's this one big program called Atmos Rewards. And you can kind of think of it like Flying Blue with Air France and KLM. They're two separate airlines, but they're kind of not, and it's one program. So the, if you have HawaiianMiles, they're Atmos Rewards. If you have Alaska miles, they're Atmos Rewards. So it's all one currency.

So it is very West Coast-centered and Alaska-centered and Hawaii-centered. So like, if you live on the East Coast and you wanted to fly from, like Philadelphia to Florida, it's kind of like JetBlue. It's like you'd have to go through Seattle or LA or Portland or something and then go to your destination. So that doesn't make a lot of sense. But where this program really, really shines is if you use it for partner awards.

So if you have American Airlines, which is a lot of the East Coast, this can be really great. There's also a Canadian airline called Porter Airlines that's a partner with Alaska. And so even flights to Canada, like from the East Coast or wherever, that can be a really great use of this. So I think it's worth knowing about. And I, do you guys want to go through the real sweet spots first for this program so that people know like, why?

Jess: Yes.

Alex: Yeah, for sure. Yeah.

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Traci: Okay. Cool. So, I think there's two main sweet spots in this award chart and they do still have an award chart, which is great. It's not dynamic pricing. and it's distance-based, so that's useful to know. The two really great areas where you can maximize your value on redeeming Atmos Rewards are short-haul domestic flights or even short-haul international flights on partners. And also long-haul partner flights, especially if you want or if you're looking for business class. So some examples of this: I know, Jess, you've said that you've used Atmos points for short-haul flights in the US. Do you want to talk a little bit about what you've used it for?

Jess: Yeah, I've flown Houston to Chicago for 7,500 Atmos points in economy or 15,000 in first class. I mean, it's a domestic first class, so there's no lie-flat seats, but still 15,000 points for a first-class seat is pretty incredible. And so I've mainly used it because, again, as you're flying on American, Chicago is an American Airlines hub, and so I've found it great for those like you were saying like short-haul domestic flights where there is an American hub. They've been really good for that.

Alex: Yeah, I did Chicago for our student meetup this summer. I flew from Salt Lake City to Chicago on American, booked through Alaska, and it was just 15,000 miles round trip, which is crazy good. So, and direct, it was a great flight. So, yeah, lots of value to be had there.

Traci: Yeah, and especially since domestic airfare, if you wanted to pay cash, it's so high these days.

Alex: Yes.

Jess: So high.

Traci: Yeah. Like we haven't used it as much personally for the short-haul flights because we tend to, being on the West Coast, and we, Alaska is my airline of choice now that we live here. So I tend to do what Pam does. I pay for my domestic flights and I save all my points for the big international trips. So I haven't even taken advantage of that yet, and it's still a really great program.

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So there's the short-haul awards and those are good for partners too because it is distance-based. Like, they do have a separate award chart for Alaska and Hawaiian flights and then for partner flights, but it's about the same. Like, I think on partners it's for short distances, like Houston to Chicago, that kind of thing, but in other countries, it's like 7,500 miles one way. So that's really helpful.

Jess: Yeah.

Traci: Where a lot of people find value in this program is long-haul business class flights on their partner airlines. I will say, I've seen better availability if you want to use Atmos Rewards points to book American Airlines flights. I was just looking this morning out of curiosity, like, what about close-in bookings? You can find tons and tons of availability, multiple seats in business class flying on American Airlines flights tomorrow from the East Coast to Europe like for 57,000 points. It's crazy.

Yeah, there's just a lot of really good options for that. I know that one of the bookings that Pam and I have both done with our Atmos Rewards is Condor Airlines, which I think is a really great partner. They're based in Frankfurt. I think Pam just came back from a trip on Condor, right?

Alex: That's why she's not on this episode. She literally just got home and she's like, you guys, I am dead. I am so tired. I do not think I can do it. I'm like, that is great. We don't need four of us on the episode. You take a nap.

Traci: Yeah, but it was really great. I think Pam got a really great deal. There's, you can get from the East Coast to between the East Coast and Europe on Condor, it's about 55,000 points, I think, in business class one way. But there's a special thing that if you book a connection, sometimes it can price lower. So I think Pam got it for 45,000 points, which is crazy, because I think she connected through Frankfurt and then ended in JFK.

When we used it, we used it to fly home from Germany this spring and we paid 70,000 points per person, but we flew nonstop from Frankfurt to Seattle, which is a really long distance, so that's why it priced higher. But it was really nice. Like, I was very impressed. I thought it was cool. The stripes on the plane, I think Pam

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and I seem to disagree. I peeked at her blog post about her trip review and she loves the stripes and...

Alex: I like the stripes too. You don't like them?

Traci: No.

Alex: I like it too because the planes are different colors. Like I've flown it as well and it was a, mine was a green plane.

Traci: Yeah.

Alex: And I was like wearing a green shirt and I was like, oh, I match the plane.

Traci: It's kind of funky. It's a nice little brand recognition thing. It's, but like I would totally fly them again and I thought that was a really good value. They also have partners, some really useful partners are Starlux, which flies from a bunch of different places on the West Coast, including Ontario, California, which I thought was a little bit weird when I learned that. Great for them. They fly to Taipei and you can connect in Asia, you know, onward from Taipei if you want.

Jess: I want to fly Starlux so bad.

Alex: Me too.

Jess: That's why I'm saving all, like I'm literally saving all my Atmos Rewards for a Thrifty Traveler alert about Starlux and like for a time I can actually go. Because I've gotten several of them and I'm like, oh, I can't go then. So.

Traci: Yeah. They also have Philippine Airlines, which I, there's a ton of availability, especially from Seattle. There is a bunch of business class availability if you wanted to go to Asia, connect through Manila and go onward, or go to Philippines, go to the beach. Really great deals and tons of availability for that. There's also Air Tahiti Nui, which I know Pam has used her Atmos before to fly back when we had the Seattle to Papeete flight. We don't have that anymore. They got rid of it, but they're still LAX.

Alex: That's sad, yeah.

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Jess: I didn't know it was gone? I didn't know it was gone from Seattle.

Alex: I know, that's a bummer. I did the LAX route, and I, it was really great. It was only 40,000 points for premium economy. And the premium economy was nice. It was an overnight flight and it was like 40,000 points and like \$60. I'm like, okay, sign me up. All the way from Tahiti to LA. I thought that was a great deal.

Traci: Well, we actually, we had a weird use case. We used, we flew on Air Tahiti Nui earlier this year. We connected from in Paris because we were, we were in Spain, we were supposed to go home and there was, it was a big like snowstorm on the East Coast and we were supposed to connect through JFK. And so at the last minute, I was scrambling and I was like, what can we do that's different and avoid the East Coast. So I found through Atmos, we booked Air Tahiti Nui. They have sort of a fifth-freedom route. I mean it's not technically fifth-freedom because France and Tahiti are, like, the same thing technically. But it was Paris to LA and we booked premium economy and it was a really great deal and it was nonstop and we avoided the East Coast and we were able to book it at the last minute. So it came in really clutch for us, and I was like, this is great. Air Tahiti Nui was really nice.

Alex: I thought it was really nice too. Like, I was pleasantly surprised by, like the seat was comfortable, the food was decent. I was like, hey, this isn't, this isn't too bad.

Traci: Yeah, I would totally fly that again.

Alex: I would as well.

Traci: Yeah. So there are some really good examples like that. There's, they also have a good partnership with Aer Lingus, although I would caution there can be some phantom availability issues with Aer Lingus business class. I know this from personal experience. But we can get into that later.

And then they're also partners with British Airways because, you know, this is all like oneworld stuff. They have oneworld partners obviously, and then they also have some extra partners, which are like Air Tahiti Nui and Starlux. But British Airways, they do pass along the fuel surcharges, so that might not always be a

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great use of your points. But those are really great options for all their long-haul. If you're interested in long-haul business class, think about those options.

Alex: Jess, did you use Atmos Rewards when you guys went to Iceland?

Jess: Yes, I did.

Alex: Okay.

Jess: We did. I don't know if they have this anymore, but it's like we flew from Chicago to Reykjavik and we technically had like a four-day stopover in Reykjavik and then we went on to Dublin. And it was like 30,000, we were in economy. It was like 30,000 points each way, but it was on Icelandair. But it was booked through Atmos. So it was Chicago to Reykjavik, four nights in Reykjavik stopover, and then Reykjavik to Dublin. I think it was like 30, 35,000 points each way.

Traci: And that's also one of those examples on Icelandair where you probably would just fly economy because their business class isn't really lie-flat business class. It's just like recliner seats, so.

Jess: Yeah, they don't have a true business class and so I didn't even look at the business class prices. And like Chicago to Reykjavik is surprisingly not a super long flight, and so, and the whole family was with us, so, you know, I don't know if we could, we would have taken up the entire business class on Icelandair.

Traci: And but that brings up another great point about Alaska or Atmos Rewards award flights. You can book a stopover. So if you have a one-way flight, you get a free stopover on the one-way, and if you have a round trip booked, you can get two free stopovers. So that's just something to think about. It gives you some extra value.

And then besides the short-haul, sort of domestic-y flights on American or other airlines and besides the long-haul business class availability or even economy and premium economy is great too. They also just have sort of like really reasonably priced regular old Alaska and Hawaiian awards. Like, you can fly from the West Coast to Hawaii for 12,500 points and it's really nice. I've done it. They have Starlink Wi-Fi. It's really fast. Like, it's not bad at all. And they have

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some really great everyday award pricing to Europe. Like, you can find a premium economy seat from the East Coast to Europe for like 30,000 points.

Jess: Oh, wow.

Traci: Yeah, because it's it's all distance-based. So you just have to sort of like, see where are some places I want to go that are, you know, in this distance band that would make it a really good use case.

Other things that they have that are really useful is every month, I think they announced, they announced one like I think it's the first Wednesday of every month. They have these sort of like promo rewards like Flying Blue has, but they're called like Atmos Members Day or something like that, where it's 50% off certain award routes, and usually it's an economy. And those can be a really great value.

And then if you're in certain Atmos Rewards Communities, which I'll talk about in a minute, they have like quarterly or monthly destination deals. So those are also, so they offer like a bunch of different options for good redemptions. So it's really, really, like you need to just sort of see if it can fit any of your use cases, and it could be really, really valuable.

So if you want to know what the Communities are...

Jess: I want to know what the Communities are because y'all, like sometimes like, I feel like especially lately, it's just so much news is coming out, right? And so my brain only has so much capacity for all the different things. And so I saw, like, everyone on Instagram was talking about these new Alaska Communities, and in my head I was like, I don't fly Alaska. My brain can't handle this right now, and it just, like, tuned it out.

Alex: You're like, we have a recording schedule with Traci. She'll teach me everything about Communities.

Jess: Yeah, I was just like, my brain cannot absorb this information about Alaska Communities right now. But Traci will teach me.

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Traci: It's really simple and after this is like everyone's one homework assignment is you need to join a community because there's no reason not to. It's free, and it could really help you, and it could give you sort of an in to discounts and all that kind of stuff, different points earning options. So Alaska or Atmos has, I still keep calling it Alaska, they have these Communities and you don't have to join one, but if you join one, you can only change it like once a year.

And it's basically like, here's the sort of special treatment that I want from Atmos. And if you live in Alaska or Hawaii, they have their own special programs that benefit residents of that those states, and the benefits sort of fit the patterns of travel for people there. So, like in Hawaii, they give you discounts on luggage between islands and you know, or in Alaska, they give you the option to ship cargo, different things that really help if you live in those states.

But for everyone else, you're probably going to want to join one of two. They have like a couple other Communities, like one's about outdoor adventure and one's about culinary something. They're fine, but I think the best bang for your buck are two of them. They're called Families on the Go and Global Locals.

Okay, so Families on the Go is really great if you have kids that are 12 and under. So if you are familiar with the Flying Blue, like 25% kid discount for award fares, that's ages two to 11 and you can only use it on Air France or KLM. And it applies to, like if you book it, the 25% discount is instant, like while you're booking, you just see a reduced price of points while you book.

So this is a little different. You get 20% discount for kids 12 and under. So if you have a 12-year-old, you're eligible, whereas with Flying Blue, that's 11 and under. It also applies to partner flights. So if you're flying American or if you're flying Starlux or whatever, you're still going to get that 20% points rebate. And then the other thing is it's a rebate of points. It's not at the time of booking. So you pay the full price of the points for the award, but then after the flight, you're automatically, you get the 20% back.

So in some ways it's better, I think, than the Flying Blue kid discount because even though it's only 20%, just because it, you know, gets those 12-year-olds in there one more year, right? And then also you can use it on partner awards, so

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it's super useful. So that's the kids, Families on the Go Community. And then they also have like all the same sort of regular benefits that the other Communities have.

The other Community is Global Locals. That's the one I joined because I don't have kids 12 and under anymore. But you get like 10% more status points earnings when you take international flights and that includes like any international flight, not just long haul. Like, it could be just be to Canada, it could be to the Caribbean, whatever, Mexico. And there's another really cool benefit that I think people should sort of, like, hey, your ears should perk up here.

If you have a Bilt card and you're thinking about using the Atmos Rewards, like you're thinking about transferring to Atmos because, you know, Hyatt's going to be 4:3. If you transfer Bilt points to Alaska, then you earn a status point for every 25 points you transfer from Bilt.

Jess: Mmm.

Traci: So if you transfer, you know, 10,000 points, you get... Who can math me?

Jess: Yeah, I was like, you're, I hope you have that written down because...

Traci: Yeah, I just, like, it works out. I figured out I think if you were to transfer, you know, a bunch of points, it actually makes it makes sense. Like if you transfer 25,000 points from Bilt to Atmos, I think you would get 1,000, right? 1,000 status points on Alaska. So that can go a long way towards if you care about status, that can help a lot.

So those Communities are really helpful. And then they also have this really cool thing that's kind of like Hyatt Bingo where in each Community there's different destinations every year and they're sort of keyed to what that Community is interested in. So for the Global Locals right now, there's these 10 cities and they're all hubs of some of their oneworld partners. So, like Kuala Lumpur for Malaysia or, you know, London for British Airways. And if you take trips in the year to any of those, you keep getting like more and more bonus points and if you get all of them, I think it totals to a total of 10,000 points, which isn't that big.

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But then they also have this cool thing going right now where if you're the first person in your Community to get to all 10, you can win 100,000 Atmos Rewards points. So somebody will probably hit that soon, not gonna be me, but it's it's it's really cool how they have these little incentives, you know? And they're tailored to the travel patterns of the people in the Communities.

So, like for Hawaiian, you know, there's lots of people in Hawaii go to Las Vegas. Las Vegas is one of those cities. So in Alaska, all the cities are like sunny destinations. So it's it's like they're trying to sort of like tailor benefits to you, which feels really nice, and it can be really rewarding.

Jess: That's really cool. Okay, I'm going to join the Global Locals Community once we're done recording this episode.

Alex: Yeah, I joined the Families on the Go one because we're planning on possibly flying. So we have Hawaiian from Salt Lake. Well, I mean, we have Alaska flights too, but there's routes to Hawaii direct from Salt Lake City to Honolulu, and we've done that route a couple of times. We're probably going to do it again maybe this spring break, and so I'm like, sweet, I have two kids that are under 12. Unfortunately, I have one turning 13 in January. So he's not going to be able to take advantage, but for my other two, that's pretty good. So I'm excited about that one.

Traci: For sure, definitely. And Alaska in general does have some really good family-friendly policies. One of the things that it's really awesome, I think it's just a new change. I want to say it's new this year, but I could be wrong. Lap infants, you know, obviously, all the carriers in the US, if you're flying domestically, a lap infant two or under, they're free.

For Alaska and Hawaii, if you are flying on Alaskan or Hawaiian metal, on their actual flights, lap infants are free. So even cheaper because a lot of, a lot of airlines it'll be like 10% of the adult business class fare and you're only like that's \$1,000 or a lot of points or and up until now Air Canada was sort of the best because I think it was like 2,500 Aeroplan points for the lap infant, which is great.

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But Alaska, it's zero points, and it's zero dollars. It's just you pay the taxes and fees, but you don't have to pay like a seat charge for the lap infant. So if you want to fly 10-plus hours to Asia or Europe with on Alaska or Hawaiian, you can, and it won't cost you anything. So that's really cool.

Okay, so given all of those really cool benefits and all the exciting changes they're making, how do you earn these points, right? The best way, obviously, is the credit cards, the Atmos Rewards cards. The Hawaiian cards also earn Atmos Rewards points.

So and there's still two Hawaiian cards out there. So right now there's three Atmos Rewards-specific cards and two Hawaiian ones, and then so right now you can also earn through Bilt. They didn't used to be a partner with Bilt and now they are, and it's a 1:1 transfer ratio. So that can be really helpful.

And then they're going to be partnering with Bank of America®. Like they already are. Bank of America is the card that does the Atmos, or they're the bank that does the Atmos cards. But Bank of America is going to start offering transferable points, and those will be transferable to Atmos, which is really cool.

Jess: I am so curious to see how that goes.

Traci: Because Bank of America has great tech.

Jess: Because their website is a hot mess and I'm just like, how are they going to get their stuff together to make this happen?

Traci: And then they keep talking about other banks too, but they keep implying that it's going to be like foreign banks and not American banks. So I don't know how that's going to shake out or if any of us will be able to get those cards, but at least for right now, so there's five Alaska or Hawaiian cards plus Bilt plus whatever Bank of America card they come out with. So even though Alaska or Atmos points seem like they're kind of harder to earn, you can have all five of those cards from, you know, Hawaiian or Alaska, and you can have the Bilt. So there's some opportunities there.

Jess: It's too bad Pam's not here because I would ask her how many of those she has, because if she has all six, I wouldn't be surprised.

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Traci: Yeah, probably. I think, you know, and just like any other program, they've got the shopping portals, they've got the dining portal, the dining program, all that stuff. There's a lot of good opportunities there. And I think we should talk about the different cards because if you're wondering, like, okay, which card should I get? I think there's a clear winner to keep. Like, there's a clear winner as a keeper card, and then the other ones you can sort of just get and then close as you decide to.

I think the Summit card is pretty amazing. It came out last year. If you signed up for it at the time of the debut, it was 100,000 points and if you had pre-registered to get on their mailing list, there were an extra 5,000 bonus points. So there was a really big welcome offer and then also every year and at the start when your first year, you get this global companion award, which is 25,000 points, like towards an award for a companion who's flying on the same itinerary as you. So that can be really valuable and it expires in the first year, or it expires over a year. So you want to make sure that you use it and have a plan to use it.

But like we used ours when we flew to Chicago this summer with our kids and they basically, they flew for free and it was really helpful. And cash prices were high at the time, so it saved us a lot of money. But you can apply them even if, like the, you know, the total points cost of the ticket would be higher. It just is a deduction.

Alex: And is it only a deduction for like one companion?

Traci: Yes.

Alex: So it's like... So if the flight was 30,000 points, you'd only pay 5,000?

Traci: Yeah. Yeah. Plus your own ticket. You know.

Alex: Yeah, okay.

Traci: And the tricky part about this so far that I don't really like is you can't put, like we tried to book all four of us and put my husband's companion, you know, global companion award on and mine at the same time. You can't do that. So you have to book, and you can only, like if I wanted to book me and two kids and

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use one as a global companion award, I couldn't do that either. It has to be one person plus the companion, and that's it.

So it's, I think that's sort of like a technical limitation. I don't think maybe they intend to do that, but I think it's just like their system can be kind of tricky sometimes. So I think that's maybe that's something they'll fix going forward, but it was still really useful. So I think that's a really useful award.

And then they also, just the benefits of the card, you know, all the cards earn three points per dollar on when you pay for airfare with Alaska or Hawaiian. That's the same for all of them. But with this one, one of the really cool things is you can get three, 3x on all foreign transactions. So when we go on overseas trips, this is the card I take, and I use it for everything because I don't need to think about dining or transportation or whatever. It's 3x on everything. I love that. And then domestically or whatever, it's still 3x on dining, which is, you know, great. So you can sort of just pull it out for a lot of things.

And if you have the Summit card or the two, any of the two Hawaiian cards, you can do free points sharing. So you can share with up to 10 people in your little group and that's really helpful too. The annual fee for the card is \$395 and then I think it's a pretty low spend. Like, I think it's like \$3,000 in the first 90 days, which seems really doable to me.

And then it gets you like eight lounge passes every year. There's two per quarter. There's been some quarters where we haven't used all of ours and if you don't use yours, you can give them away very easily. You just, there's this long code with letters and numbers and you just like send that code to whoever and they just show the code at the desk. We've had friends do this and it works. You just show them the code. Like, hey, someone gave me this code and you get in for free. And it includes you and up to two kids. So it's pretty generous.

Alex: Oh nice. That is nice, yeah.

Traci: Yeah, as long as, yeah, as long as they're flying on your same itinerary and they're under 18. So that's really useful. It also comes with like eight free Wi-Fi passes, so two per quarter, but as they like kind of ramp up their Wi-Fi and it's eventually going to be free for everyone on every flight, but right now it's

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certain planes. So anyway, if you're on a plane that doesn't have that yet, you can use your free Wi-Fi pass, which is helpful.

And then also it comes with like the standard Pre-Check®, Global Entry credit, it comes with free checked bags and all that stuff. And then two really cool changes that are actually very valuable in certain situations are free same-day ticket changes. Like there's no, there's no fee for that. They waive the fee.

Alex: That's nice.

Traci: And then also when you do book Alaska or when you book Atmos, I keep saying Alaska, when you book Atmos reward flights with partners, there it used to be a \$12.50 fee and now it's a \$20 fee per booking. But if you have the Summit card, they waive that. So if you were booking for like a family of six and you had to pay \$20 each, that's a lot of money, right? But if you have the Summit card, you've saved \$120 right there. So that can be really useful.

And then also they have a cool thing. I haven't ever experienced a delay of over two hours with them yet since I've had this card. But if you have a delay or cancellation with, in the Atmos program, that's more than two hours, they automatically send you an email to your, you know, your account associated with your Atmos account, and they give you a \$50 voucher to use for food and drink at the airport. And it just shows up. You don't have to like...

Alex: That's so cool that it just shows up. Yeah. And you don't have to, like, chase it down and be like, "Um, can you give me my voucher? It's two hours late."

Traci: Yeah, yeah. And then also every year on this card, you get 10,000 status points. So if you are interested in status, that can be really beneficial. I think, I don't know how like likely this is to actually pan out to anything, but supposedly you're on the wait list for complimentary upgrades. And I'm like, yeah, there's probably a lot of people, especially up in Seattle where I am, who have like status and they're gonna get the upgrades before I will, but it's nice to think that it could happen, right? So that card is like, it has a lot of really...

Jess: Okay, now I want this card.

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Alex: I know.

Traci: Yeah. So it's, I love it. For us being on the West Coast, this is definitely a keeper card for me. And my husband and I both have it. Like, I don't ever not want to have this card. If you don't live on the West Coast, I don't know if it'll be a keeper card for you, but it could be. Like if you get, if you go to the West Coast a lot or if, you know, there could be different use cases. So look into it. They have really interesting benefits on this card.

Jess: I remember when this card came out, I was, you know, we always hear like, "oh, we're making this change to improve the experience for our customers," and it's always a negative change. But when these cards came out, I was like, dang, this is actually a really good card for consumers, like who are loyal to Atmos programs.

Alex: Yeah, I mean, you're selling me on it, Traci, because like I said, we do fly Hawaiian to Hawaii sometimes. And so I'm like, oh, this could be a good option. So.

Traci: Yeah. I think it's really cool that they're thinking differently from some of the other programs, you know?

Alex: Yeah.

Traci: Especially with and making things easy. Like making it easy to share lounge passes, making it easy to get the delay compensation or whatever. It's just, it's nice, and the 3x on all foreign transactions.

Jess: I was going to say that's really, really cool. Like that's like very thinking out of the box with the 3x on foreign transaction.

Traci: And I'm just saying like I might, my one of my children is pretty set on going to college outside the United States and do you know how much we're going to be paying tuition with this card? Like, if I can get 3x on college tuition, like I think I will have achieved some kind of, like, travel points nirvana, but I'm excited about it.

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So, so that's the Summit card. I think it's really worth the annual fee. You do the math on you. There's also two other Atmos-specific cards. One is the Ascent card. And I like how it's like, oh, you're ascending, and then at the summit, that's the best one. But like, let's talk about the Ascent. So,

Alex: I like that, yeah.

Jess: And they don't all start with the same dang letter.

Traci: True. Bonvoy® Boundless, no. So with the Ascent card, it's a much lower annual fee, it's \$95 and then they give you a companion fare. So it's a, \$99. No, sorry, it's a \$95 annual fee. The companion fare is \$99. The companion fare is \$99, but you can only use it between like in North America and Hawaii. So if you wanted to use it for something else, you can't do that.

It has a low spending requirement. It's \$1,500 and then they give you like \$100 off of a lounge membership if you wanted to buy a lounge membership, but those are like \$600 or \$800 anyway if you wanted to buy an annual membership. So, I mean it's a discount, but it's not, it's not like eight free passes, right?

Jess: So for that companion fare, did they do, you have to spend a certain amount on the card to get that or you just get it every year?

Traci: Yeah. No, you only get the companion fare every year. Like, if you, I think that the intro offer is you get it, right? But, or no, the intro offer is you, you still have to spend the \$6,000 every year, but that first year, because you're meeting the spend is probably pretty easy. But yeah, you're right. You do you have to spend \$6,000 a year to earn that. But if you're using it for like an everyday card, then you might get that easily.

And then there's the business card. It's also got the companion fare for \$99. It has the same rules as the personal Ascent card. And then it's also the same \$95 annual fee. And it has a higher spending requirement. It's \$4,000. And then they have, they both, both the business card and the personal Ascent card both offer 2x on certain categories, like gas and electric vehicle charging. There are some differences in some of the other categories where you can get 2x.

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But they both sort of are really good intro options, or if you just wanted to get these cards for the first year and then maybe don't keep them, you know, I don't know personally. Like, I would say the companion fare is probably more trouble than it's worth if you're, like, it's \$95 annual fee, \$99 companion fare, but then the companion fare has restrictions and then it requires the spending. So it's kind of like, I don't know if I would keep it for that.

Alex: I just got the business card for Mitch like a couple weeks ago. Well, by the time this airs, probably a month ago, but his, the offer included the companion fare. It was like 70,000 points, maybe 75, I don't exactly remember, plus the companion fare for spending \$4,000 in the first three months. And then I think, yeah, to like get it ongoing, I'd have to spend the \$6,000. But I was like, for this one year, it works because we already have a trip planned to Hawaii. So I plan to use that and then, you know, use points for some of the tickets.

But one thing, I don't remember if you've mentioned this or not, so I apologize if you did. But for the companion fare, it's different because you have to use, pay cash for the ticket, and then the companion is \$99. You can't use it with points.

Traci: That's very true. Yep. That's a good point. Yeah.

Alex: So I will be booking like one ticket with cash and a companion and then booking the other four with points is kind of my plan.

Traci: Yeah. So I mean it's helpful. It can be helpful if you want, but I think it's, I don't know.

Alex: Well, I agree with you because I've had this in the past, because in the past you didn't have to spend, you just got one every year.

Jess: Yeah.

Alex: And I never used it because I never had a use for it. And so this is one of the few times I was like, oh, this actually might come in handy this year. So I'm going to, I'm going to get this. And it, you know, I got the business card, so it wouldn't count towards 5/24. So it was like, if we end up not flying to Hawaiian, it's not that big of a deal. I still got a bunch of Atmos Rewards and the

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companion fare wasn't the make-or-break for me, but it's like, oh, this might be handy this year. So we'll see.

Traci: Yeah. So I've, I know I've given like a really rosy view of the whole Atmos Rewards program. I am a fan, but they do have some things you might want to be aware of before you just think, oh, this is a perfect program.

One of the things that you should know is that their award calendar opens on the low side of the calendar, like 330 days out instead of 355 or whatever some of the other airline programs do. So for example, if you're looking to book JAL business class, it's not going to work through Atmos unless you're, if you're looking for like close-in booking, last-minute booking, that can work. I saw something this morning. But all the other, all the, you know, primo seats are going to be gone by the time Alaska gets access to them at 330 days out. So that's something to just be aware of.

They do pass on fuel surcharges, so like if you're looking for a good way to book British Airways, this is not it. Like Cathay Pacific might be a better option for you just because they have the lower fees. Alaska just passes them straight on.

They do have some IT limitations. Like, typically Alaska has been a lot worse, like they've gotten better. Like, they used to not have multi-factor authentication and I've heard stories about people having their miles stolen. I was like, what? But now they do have it, two-factor authentication. Their website is getting better and better, but that there are still some sort of legacy IT issues that make things complicated. Like there can be some phantom award availability, which I don't really love.

The example I have is we tried to book Aer Lingus business class for the four of us. I had all the miles. I get all the way to checkout, and we wanted four seats on the same plane. At checkout, you click, purchase these tickets, and it cycles and it cycles and then you get an error message and it's like, call the airline. So you call and they're like, yeah, actually those seats don't exist. You're like, okay, great. So I only find that out at the very end.

I think it's an issue of how many seats. I think if you were trying to book just two seats, it would be fine. But if it says that there's four available, I don't think there

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are most of the time. So that's just something to be aware of. I think a lot of programs have problems with that, though.

Jess: So you're telling me that the program that partners with Bank of America has IT issues?

Traci: Yeah, it's shocking. Totally shocking. Who would have thought? But so that's one thing to be aware of. And then, like, if you're trying to book a multi-partner award, like you just wanted to book, I don't know, like Iberia plus Cathay Pacific together, even though they're both partners, you can't do that online. It just doesn't work. That's a technical limitation. I don't think they have a rule against doing that. It's just you can't book it. So I think that's something that can be fixed.

And also multi-city itineraries, like you can't, right now there's a technical glitch, like you can't apply the companion fare to a multi-city itinerary. I think that's something they're working on fixing. I don't think it's like their rule. So those are just some things to be aware of.

And then, like I said, the companion fare, if you're using the global companion award and you want to book, you know, a bigger party traveling together, you have to book the main person plus the companion separately, and then you can book the rest.

Jess: By themselves, yeah.

Traci: And also, I just realized now I forgot to mention if you have the Summit card, which is the great one, the one I think is great, if you spend \$60,000 a year or more, you not only get the 25,000 global companion award, you also get a 100,000 global companion award certificate. So if you wanted to think about it, like if you just use this as your everyday driver card because you don't want to think about it and you're an Alaska loyal, you might hit that, and that would be something to think about too and that also...

Alex: And having a, having a kid in college, tuition overseas could help you get there too.

Traci: It's very possible. Very possible.

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Jess: So, and just remind me, so the 20, so like for example, the 25,000 point global companion award, that is for like a round trip ticket, right? So it would be, you're looking for something, ideally, it's like 25,000.

Traci: It doesn't have to be.

Jess: Okay.

Traci: But you can use it for a round trip.

Jess: Yeah. Okay. Yep. For sure.

Traci: We did. We actually, like we never book award trips round trip in general. Like we're always just booking separate segments just out of habit. But on this trip to Chicago, we used it for the kids. We did book a round trip just because it totaled like 25,000 perfectly, and we were like, that's neat, we're done. So, yeah. So that was pretty cool.

So to sum up, like what you need to know about Atmos, think about their partner award possibilities and how those might work for you, focus on the distance bands on their award charts so that you can see where your sweet spots might be. There's a lot, like if you want to fly from like Miami to the Caribbean or Charlotte to the Caribbean on American, there's a lot of really good 7,500 or fewer points award flights you can get. Just think about those.

Everyone should be signing up after this for one of the Communities. So I think Families on the Go and Global Locals are going to be the best if you don't live in Alaska or Hawaii. Look at the other ones so you're familiar with them, but they're free, they're easy, and they can get you some good value.

And then I would say, if you're on the West Coast or Alaska or Hawaii, I don't see why you wouldn't want the Summit card, but whatever. And if you don't live on the West Coast or in Hawaii or Alaska, it still could be really worth it just because it offers so many cool perks. And if you do anything for any extended periods of time overseas and you want a 3x on everything card, this is your card.

Alex: Okay, awesome. This was super, super helpful. I am really glad we had you come on because Jess and I could not have provided this level of detail

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about the Atmos Rewards program. We would have been like, we've used our points for this and this. And here are the cards. Go at it. Enjoy your Atmos, the Atmos program. So this was great.

Just, yeah, thank you so much. Make sure to check Traci out on Instagram @practicalpointstravel and we will catch you next Tuesday.

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