

## April 2021 Newsletter



As the last signs of winter fade into what seems like an early and well-deserved spring in Maine, we are reminded of where we were last year at this time. A lot has happened in a year of quarantining, social distancing, working remotely, or working with masks on, remote learning, and doing life at a different speed. As hope for some semblance of normalcy seems to be visible on the horizon, we too are preparing to return to the office this summer, see old friends and coworkers, and begin to think about traveling, both near and far. There is much to look forward to and we are optimistic that 2021 and beyond will find us visiting out-of-state family, exploring the world, and experiencing life again.

### Dream Vacations

We asked our team members to describe their dream vacations and offer a few travel tips. Here's what they had to say...

#### **Grey**

“My dream trip would be a two-week trip to Japan: One week of powder skiing on the northern island of Hokkaido, and one week exploring in and around Tokyo.

Best travel tip: Always tell your credit card company that you are traveling, you don't want it to be blocked when its needed. Also bring a credit card with no Foreign Transaction Fees. Those little fees can add up over time.”

#### **Mary Beth**

“My dream trip is an African safari, or Egypt to see the pyramids.

Best travel tip: After you've packed, take out 25% because you probably overpacked.”

## **Teri**

“One of my dream vacations is to go to Iceland to soak in the geothermal pools, see the Northern Lights, and tour some spectacular scenery. If I’m really ambitious, it’s a short hop to Ireland where I could do a bike tour, or maybe that’s another adventure altogether.

Best travel tip: Pack light. I have found I need fewer clothes, and shoes, than I think. Also, be open to changes in your plans, you may end up having a great experience you weren’t expecting.”

## **Paige**

“My dream trip is two weeks at a Swiss spa. I’ve never met a massage that I thought was long enough. Two weeks might just be enough.

Best travel tip: As the President of The Packing Too Much and Wearing the Wrong Shoes Club, I have to say, comfortable footwear has become very important to me. And I always bring a box of [blister block Band-Aids](#), too.”

## **Melissa**

“My dream/bucket list trip right now is to travel to Scotland and see the Highlands by train on The Royal Scotsman. I think Outlander might have something to do with it. <https://www.belmond.com/trains/europe/scotland/belmond-royal-scotsman/>

Best travel tip: Get your known traveler number or [TSA PreCheck](#) completed. It is a great investment to avoid the long lines and get through TSA quickly at airports. Bonus: you don’t have to take off your shoes!”

## **Gibson**

“I have always wanted to visit northern Italy, Lake Como, and the Dolomites. The dramatic mountains and lakes have always intrigued me. Of course, the fact that George Clooney may be there might have some influence too!

Best travel tip: Inspect the integrity of your luggage and make sure it is appropriate for the destination. I once travelled to Venice with a roller bag and was exhausted from hauling that into water taxis, over stone bridges and across all of the pavers. A back pack would have been so much more practical.”

## **Matt**

“After a year of COVID, my dream trip is literally any trip at all! With little kids, transcontinental travel feels a little unrealistic right now. But we hope to do a little camping and maybe the Mt. Washington cog railway when things open up again. Eventually, we’d like to do Disney when the boys are old enough to appreciate the park.”

## Shana

“One of my dream vacations is to explore the castles and cliffs of Scotland.

Best travel tip: Keep a change of clothes in your carry on in case you arrive before your luggage does (or it takes a detour to the land of missing dryer socks and tupperware lids).”

## Vaccination Passport

In the post-pandemic reality, it sounds like some version of vaccination certification will be required to travel, both in the US and internationally. According to [this article in the Washington Post](#), “passports will be an element of global travel — not just domestic policy. Key aviation and travel associations on March 22 called on the White House to finalize its vaccine credential plan by May, saying it was essential for the safe resumption of international travel”. If you’ve already received one or more of your vaccination shots, you know that they give you a card with the dates you received your inoculation. You also know that they’ve told you it would be very hard to get a replacement should you lose it. To help with the effort, Staples and Office Depot are offering free lamination, and [other businesses are offering various perks](#) to card holders as well. Consider taking a picture of your vaccination card and storing it somewhere it can’t be lost. It’s not an official document, but it might help you in case of theft or loss.

## Medicare & Health Insurance Overseas

What you need to know about Medicare when you’re traveling outside the United States is that there is none. Well, for the most part. This [detailed explanation from medicare.gov](#) gives you the few instances where you might get Medicare to cover your expenses outside the US. If you actually fall within the few exceptions where Medicare will cover your expenses, according to the website it’s important to note that “foreign hospitals aren’t required to file Medicare claims for your travel medical costs. You need to submit an itemized bill to Medicare for your doctor, inpatient, and ambulance services”. Keeping track of everything that happens in the hospital, and making sure you leave with documentation, could be of critical importance in getting your claims covered.

When it comes to regular health insurance, you should start by checking with your insurance company about what they might cover and what they recommend you do in case of an emergency. [This list from Johns Hopkins](#) is a good start for anyone considering overseas travel, particularly if the trip includes physical activities like skiing, mountain climbing, diving and other experiences that might come with some risk of injury.

## Staying Safe Overseas

[This Traveler's Checklist from the US Department of State - Bureau of Consular Affairs](#), is a good resource for staying safe and being fully informed when you're traveling outside the United States. From getting in touch with your cell phone provider to make sure you have international coverage, to letting your financial institutions and credit card companies know you're traveling, it's important to know what your responsibilities are and what resources are available to you should something unexpected happen on your trip.

## Of Interest

Hightower released the replay of the [Raising Resilient Children & Young Adults podcast](#) that was hosted last week. Stay tuned for more great content in the coming months and if there is a topic of interest to you, please drop us a line!

It is our sincere hope that the future finds you reuniting with friends and family and getting back to an abundant and fulfilling life as soon as possible. Wherever your travels take you, White Pine Wealth Management is honored to help you get there. Bon voyage!