

EMPLOYEE BENEFITS

Western Financial Group Insurance Solutions



Plan Administrator

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Travel Tips

DETERMINE YOUR DESTINATION

- Weather is not the only concern when picking a vacation spot and time to travel, consider location, special needs and activity requirements.
- US college students flock to Cancun, Mexico during spring break (mid-March) so unless that's what you're looking for, have your travel agent book you elsewhere!
- In the Dominican Republic, Easter is a bigger holiday than Christmas and the resorts do not offer water sports and activities on their holy days.
- In Mazatlan, Mexico the temperature is hottest in November at 30 degrees (and the prices are the cheapest).
- Resort golf is becoming more accessible and many now offerspecial package prices.
- March offers the best weather for a Caribbean escape.
- Some all-inclusive resorts in Mexico are introducing special meals, fitness programs or spa features to make sure you stay fit and still have fun.

FAMILY TRAVEL

- All-inclusive resorts mean easy family travel with their buffets and activities.
- Many resorts have "Kids Clubs" with supervised games and activities throughout the day for children aged 4-12.
- At some resorts/hotels, children stay, eat and play free. Upon occasion, Signature Vacations will offer a FLY Free Program for children.

GO AS A GROUP

- Special group rates may be offered for as few as 12 people travelling together.
- In addition to better per-person pricing, one or more people may actually go free.
- Groups also get discounts on destination excursions, special group seating on the plane and depending upon the group size, special check-in at the hotel.

SAVINGS

- Years ago the best deals were found through last minute bookings (assuming you had that freedom). But more Europeans and Americans are travelling again so popular hotels/resorts are filling quickly for peak periods (December to March).
- Early Booking Bonuses translate into great savings - talk to your travel agent.
- If you are not particular about when you leave or where you stay, last minute deals can still be found.

Planning a winter holiday escape? Use this checklist once you've booked the trip! It's always a good idea to visit the Canadian Air Transport Security Authority Web site (<http://www.catsa-acsta.gc.ca>) for tips on travel regulations and restrictions before you go.

To-Do Before You Leave

- Activate Alarm System
- Activate E-Mail Auto Reply at Work
- Arrange Bill Payments
- Arrange for Plant Care
- Change Voice Mail Message at Work
- Confirm Flight & Hotel Reservations
- Empty Refrigerator & Turn Off Stove/Oven
- Leave House Key & Itinerary With a Friend
- Lock All Windows & Doors
- Obtain Health and Travel Insurance
- Obtain Immunizations
- Obtain Passport
- Obtain Visa(s)
- Photocopies of Documentation
- Stop Mail & Newspaper Delivery (or have a friend pick them up daily)
- Turn Down Thermostat
- Turn Off Main Water Valve
- Weigh & Measure Luggage

Basics & Documentation

- Airline ticket, hotel/resort vouchers etc.
- ATM Card and/or Traveler's Cheques
- Books & Magazines
- Camera (film, batteries, memory chips etc.)
- Cash in Local Currency
- Compass
- Contact & Confirmation Information for Airline, Hotel,
- Travel Agency, Car Rental Agency etc.
- Credit Cards
- Driver's License
- Foreign Phrase Books, Maps, Guide Books
- Lighter/Matches
- Locks (luggage/hotel door)
- Luggage ID Tags
- MP3/CD/Cassette Player
- Passport
- Plastic Sealable Bags (various sizes)
- Playing Cards & Games
- Pocket Calculator
- Pocket Knife
- Sewing Kit & Safety Pins
- Shoulder Bag/Knapsack
- Sunglasses
- Watch/Alarm Clock
- Water Bottle/Water Purification Tablets

Clothing

- Accessories (belts, costume jewellery etc.)
- Bathing Suit/Trunks
- Bathing Suit Cover-Up/Wrap
- Blazer/Sport Coat
- Blouse
- Brimmed Hat
- Dresses
- Fitness attire & running shoes
- Jeans
- Pants/Slacks
- Pajamas
- Shirts (casual/dress)
- Shoes (casual/dress)/Sandals
- Shorts
- Skirts
- Socks (casual/dress)
- Sweater/Light Jacket
- Ties
- T-Shirts
- Undergarments

First Aid/Drugs

- Aloe Vera Gel
- Antacids
- Anti-Allergic Reaction Medication
- Antibiotic Ointment
- Aspirin/Tylenol
- Band Aids
- Calamine Lotion
- Decongestant
- Diarrhea Medication
- Eye Drops
- First Aid Kit
- Insect Repellent
- Motion Sickness Medication
- Prescription Medications

Personal/Toiletries

- Contact Lens Case/Solution
- Deodorant
- Hair Brush
- Hair Dryer and/or Curling Iron
- Makeup
- Nail Clipper/Nail File
- Razor/Shaver
- Shampoo & Conditioner
- Sunscreen
- Toothbrush, Toothpaste & Floss