

**Ep #150: Battle of Premium Cards:  
Rewards, Earning Power, and Perks (Part 1)**



**Full Episode Transcript**

**With Your Hosts**

**Alex Payne, Jess Field, and Pam Lorg**

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## **Ep #150: Battle of Premium Cards: Rewards, Earning Power, and Perks (Part 1)**

Alex: There have been so many changes to premium credit cards this year. Annual fees keep going up, but benefits also keep just getting better. In this episode, four premium credit cards are going head-to-head. Which one will come out on top? You'll have to listen 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. As Alex said, we are putting four premium cards head-to-head in today's episode. We're going to be discussing the American Express Platinum® personal card, Capital One Venture X, Chase Sapphire Reserve® personal card, and Citi Strata Elite<sup>SM</sup>.

The crazy thing is, we had planned to record these episodes a couple of months or two ago, and then we found out about all the changes coming to the Amex Platinum. The Chase Sapphire Reserve got a complete refresh. The Citi Strata Elite is a completely new card. And so I feel like we have a ton to talk about, and I'm glad we didn't record this episode a month or two ago because we would have to basically re-record the entire thing.

But Alex is going to kick us off with the reward. We're going to kind of break this up into different categories, I guess, and then discuss each card within that category. So the first category is the rewards and earning power of these cards. So, Alex, why don't you kick it off with that?

Alex: Okay. First, we have the American Express Platinum Card. This card earns 5X on flights booked directly with airlines or through American Express

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Travel. So it's a really great card for flights. If you book a lot of flights directly with airlines, you can earn a ton of points by booking your flights with this card. So really, really strong there. Really, really weak everywhere else. You're just going to earn 1X everywhere else.

And so if you are somebody who just spends a ton on flights, and that is one of your most major expenses, then it's great. But I've always thought that this card was kind of, all right, what else, though? Like earning 1X on every— I feel like they need at least one or two more categories where you earn more points, like I think it's odd that they don't have dining in there because, as we'll talk about later, they have a lot of dining credits associated with this card. So it's odd to me that there's not a restaurant benefit, like at least 2X on restaurants.

Jess: Well, and you kind of assume that people who are traveling a lot have to eat.

Alex: Yeah, they're eating out a lot.

Jess: It does earn— I didn't— so I didn't list like every earning, I just listed like the big— it earns 5X on prepaid hotels booked through American Express. None of us have ever done that. Not really something we recommend unless you're going for like the Fine Hotels + Resorts® credit, but otherwise, we don't book hotels directly through Amex Travel. So not, not a good, not like a positive earning category for us.

Alex: Yeah. Next, we have the Capital One Venture X. It gets a flat 2X everywhere. So it's super simple. It's predictable. There's no guessing. You know what you're getting. This is a card that I keep in my wallet all the time for this very reason. The fact that I don't have to think about it. I just pull out the card, and I know what I'm earning. Like we just got back from Morocco yesterday, and this was the card I took with me because I knew, okay, I'll get 2X on anything. I don't have to worry about it. So super solid option with the Venture X if you just want easy, predictable, not having to think about it.

Then you have the Chase Sapphire Reserve, and this is nice because you have a mix here, which is what we were kind of like bummed out with Amex that we

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didn't have a mix. So 4X on flights and hotels booked direct. I really, really like this. You can earn an extra bonus when you book in the portal, which is the same as what Amex does too. But I like— like Jess mentioned, we don't really book a lot of flights or hotels in the portal. And so being able to get 4X on both flights and hotels booked directly is really, really strong. I love this about this card.

Then you also get 3X on dining and 1X on everything else. So I'd say, like just you mentioned before, like that's what travelers are spending money on. They have to eat when they travel. And so I think Chase does a really good job with this by covering those three major spending areas for travelers: hotels, flights, dining.

And then next, we have the Citi Strata Elite. Now, these benefits are kind of interesting, as I will explain to you. I think overall, they're kind of meh. They're got some restrictions there. So here's where it's very interesting. You get 6X at restaurants on Citi Nights<sup>SM</sup> purchases. So if you go out to eat on a Friday or Saturday night, you'll get 6X at the restaurants on all your spending at the restaurants, which is good because I think like a lot of people are eating out on Friday and Saturday nights, but it's just strange. Then all every other time you get 3X on dining.

And so for myself, I'm not going to go, okay, is it a Friday or a Saturday? Oh, it is. Okay, let me get my Citi Strata Elite, and I will put it on that card. I would just be— I don't like keeping track of those types of things. So it is really good. So if you are somebody who has a Citi Strata Elite and that is a card that you're, like for example, if you're wanting to earn a lot of American Express, I mean, a lot of American Airlines miles, then it would make a lot of sense to have this be one of your major spending cards, and I would just use it on dining all the time. I'm not going to be like, I'm going to get 3X on this every other day, and I would I'd be fine with the 3X and then the 6X when it works out instead of trying to be strategic about it.

And then you get 1.5X on all your other purchases. So 1.5X on all other purchases is nice. Like it kind of reminds me of like the Freedom Unlimited<sup>®</sup>,

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where you get 1.5X on everything, and I really love that about that card. So I think it's, I think it's pretty decent. I wouldn't say it's like, I haven't, I haven't gotten the card yet. So I think that kind of shares where I'm at with it.

But what do you guys think is the winner of this category? If you guys had to choose, which of these cards do you think has the best rewards and earning power?

Jess: I'm going to go with the Sapphire Reserve just because for my spending habits, I would say a large majority of my spending is on flights, hotels, and dining out. And so those, you know, 4X and 3X earn me a lot of points. I love the challenge of, you know, using the right card at the right place. I do think that I can understand why Capital One Venture X might be a winner for some people because they're like, I don't want to think about it. It's a no-thinking card. I just slap down my Venture X. I know I'm getting 2X, no matter what. But for me and for my spending habits, I'm going to go with the Chase Sapphire Reserve.

Pam: Yeah, I agree too, although I'm not that person that wants to think about which card to use, honestly. I love just the convenience. But where I agree is that I prefer to earn more Chase Ultimate Rewards than I do Capital One Venture miles. And so that becomes real compelling.

Also, I usually book, pay cash for all of my domestic flights. So to be able to earn 4X on all my flights now on United with the Chase Sapphire Reserve, that's a lot of Chase Ultimate Rewards that I can earn. So I really like that. And again, 3X on dining, I love to eat out too. But I will say Capital One Venture is a strong number two contender for me because it is just a— let's not think about it. Let's take it everywhere we travel card.

Alex: Yeah, I agree with both of you. I'm going to say Chase Sapphire Reserve is the top spot, and the Venture X would be a very close second. I think too, when you're booking flights and hotels and you're not using points, you're paying cash, those are usually more expensive purchases than something, my random everyday purchases. Like I'm spending \$20 here, \$30 here. If I'm booking flights, I might be spending \$400-500. So getting 4X on that is a lot better than 2X on my \$20 purchases, that, you know, they add up over time, but those are usually



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purchases where I can earn like, I don't know, like 8000, or I don't know, a lot more points.

Jess: Another thing I want to add really quickly is I know there's a lot of Disney lovers who follow us and listen to us. I learned not, not on purpose, but by accident, but a happy accident that resort and ticket packages purchased through Disney count as "hotels direct" for Chase Sapphire Reserve purposes. So if you book a Disney hotel and your tickets in a package, you're going to get 4X on the Chase Sapphire Reserve. And talk about expensive purchases, you know? Yeah. But the other nice thing, so we're going to Mickey's Not-So-Scary Halloween Party. The other nice thing though, is I'm going to just put all my Disney charges onto my resort and then pay for that at the end. And I'm going to get 4X on all of those purchases at Disney.

Alex: Now, just so people are understand that, right? If Jess had just put it on her Reserve card in the parks or, you know, you're buying just your tickets directly from Disneyland, they're going to code as entertainment or, you know, they're not going to code as travel. And so, because you're charging it through your resort, because you bought the tickets with the hotel package, that's how it codes as travel. Or as a hotel stay. Not as travel.

Jess: Yes. As a hotel stay.

Alex: It needs to be... codes as hotel.

Jess: Yeah. Yeah. But Disney Cruise does not. I also, I also learned that.

Alex: What does that one code as?

Jess: It codes as cruises, but so if it were just like a general travel category, I would get, you know, like with the Chase Sapphire Preferred, I would get 2X on that, but—

Alex: Yeah, so it makes more sense to if you have like a Preferred to— if like your player one has a Preferred and... or player two has a Preferred and you have the Reserve, it makes sense to put the cruise on your Preferred.

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Jess: Yes. All right. Now we are going to talk about perks and lifestyle benefits. We could probably do an entire episode just on this if we were to list out every single one, especially when it comes to the Amex Platinum and the Chase Sapphire Reserve. So we are not going to list out every single perk. There are just too many. We're going to list out the ones that we use most or that we find the most valuable, and that we think you will find the most valuable.

So with the Amex Platinum, this one just recently got a refresh. The annual fee went up, but a lot of the benefits also, you know, got revamped in a positive way, or new benefits were added.

You're going to get Centurion® Lounge access. Unfortunately, you will not get free guests, so you will have to pay for any guests. But you also get Priority Pass™ lounge access, and with that, you can bring in yourself and two free guests. So Priority Pass, yes, free guests; Centurion Lounge, no free guests. You're going to get a \$200—

Alex: You also do get— I just want to share this because this is how I use it is you do get, like I think it's ten passes to Delta Sky Clubs if you're flying Delta. And that is— I've probably used the Delta Sky Club® access even more than the Centurion Lounge access, at least for now, because I have a Delta Sky Club in Salt Lake City. We're getting a Centurion Lounge too, which will be really nice. But that's a nice perk if you fly Delta a lot, then you'll get ten of those a year.

Jess: You're also going to get the \$200 airline incidental credit. So Pam and I use this for United Travel Bank. We fund our United Travel Bank. It's basically like a savings account for your money that you can spend on United flights. And I think it expires— your funds do expire, but it's like four or five years. And so I've personally never had any expire. I use them. You know, we are both in United hubs. It's really easy for us to get the full \$200 value out of this benefit. There are other airlines you can choose from. I think Southwest is another one where it's like semi-easy to recoup that \$200. Some make it more difficult.

Alex: I actually started, I used to do Southwest, and there's more steps involved. And so I switched over and just do United Travel Bank as well because it's by far the easiest option. So yeah.

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Pam: It is the easiest, and anybody can find a United flight to somewhere. So it's just a no-brainer. We like no-brainers.

Jess: We like easy.

Pam: We do.

Jess: Another one that Pam especially enjoys is the \$200 in Uber cash that you get every year. And then a new benefit they added is you get a \$120 credit towards Uber One subscription. And so that's really nice. I actually activated that on mine last week. And so now you get Uber One plus the \$200 Uber cash. That comes in the form of \$15 every month loaded into your Uber account. And then in December, you get a bonus \$20. So you get \$35 in December. You can use that for Uber rides or Uber Eats. And so, I mean, I usually use it for Uber Eats, but I have found that, like, I travel enough that I can easily use it on Uber rides also.

Alex: Yeah, this—

Pam: What is the Uber One credit?

Jess: It's like DashPass, and so it's like lower fees, free delivery, priority delivery. I think so, I mean, to me, if you're ordering Uber Eats, like

Alex: Getting the free— giving those delivery fees waived is, yeah, a pretty big deal. Like to me, that like is what will stop me from ordering, like getting— I'll do pickup because I'm like, I'm not paying \$7 for them to drive it to my house. I'm already out running errands. I'll just do pickup.

Pam: Yeah, so the Uber One credit would be perfect for you, whereas for me, I really, I live kind of out in the boondocks a little bit. So we don't have a lot of Uber deliveries, so that doesn't work as well for me. So I am always going to do my pickups.

Jess: But it's free.

Pam: Yeah, I would definitely do it so that if I'm traveling somewhere—



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Alex: I don't know if they actually will even deliver to her house. I think that's more the issue.

Jess: But if you're using it for Uber, you get 6% back on rides. Oh, yeah, up to 10% off your orders. You can probably even use it for pickup. Like you might get a discount on your pickup, you know? So I do know that there's sometimes I'm at a, staying at a hotel, and I'll do an Uber delivery, an Uber Eats delivery to the hotel. So definitely, it's free, it's definitely, you know, going to be something that I need to sign up for. It's more like it's prepaid. It's not free because you're paying a hefty annual fee. But to me, like if it's included, I might as well just add it on, you know?

Alex: Yeah. I'm glad we're doing this because I'm reminded that I need to activate and add like, add this card to my— because you have to pay with this card. You got to add it to your Uber wallet. So make sure you do that. But this is a good reminder because I'm like, oh man, I got to— since all these benefits changed, I haven't gone into my American Express account and like looked into it really and taken advantage of some of these yet. So good note to self, like maybe after this, maybe I'll order myself some lunch today and have it delivered. Yeah.

Pam: Hey, I want you to know, I went on, even though I just got home from Morocco last night, I went on and did all my enrollments. All the new things I needed to enroll. I did it last night.

Alex: Way to go.

Pam: Linked card. Yeah, yeah. What a girl.

Alex: Well, we know Pam's committed to her benefits, eking out every last cent she can get. So I'm not, I'm not surprised.

Jess: All right. You're also with the Amex Platinum, you're going to get a \$600 hotel credit. That comes in the form of \$300 semi-annually. This is for Fine, either Amex Fine Hotels and Resorts or the hotel collection. With the hotel collection, you have to be staying a minimum of two nights. So I find the hotel

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collection, there are more options with the hotel collection, and they tend to not be as expensive as the Fine Hotels and Resorts, but you do have to have that two-night minimum. So that's something to keep in mind. It also comes back as a statement credit. I actually just used this for our trip to Portugal that I'm going on. In a month.

Alex: Ooh. What did you book?

So I bought it for a stay in— it's for our stay in Cascais. Is that how you say it? There's a Hilton there, and I had originally booked it through Hilton cash because the points price was ridiculous compared to the cash price. But then I saw that it was on the Hotel and we're staying two nights, and then I saw I was on Hotel Collection. I was like, I might as well book it through them and get my \$300 back. So nice.

All right. Another positive change I think that came to this card is the \$400 Resy credit. So you're going to get \$100 every quarter at Resy restaurants. You do not have to make a reservation through Resy. It just has to be a restaurant that is available on Resy's website. You just use your Amex Platinum to pay, and then you're going to get a \$100 statement credit. Ted and I are actually going on a date night tonight because the quarter's about to end. I got to use my \$100 to redeem this \$100 credit. And I think Pam is doing the same.

Pam: Yeah, they didn't have openings tonight, but they do tomorrow. There is actually in Fort Collins, near where we live, there's a steakhouse. It's an Italian food steakhouse. We go all the time for special occasions. I was so excited when I looked and saw it was part of Resy because we go there anyway. So it's now, okay, we can go quarterly and have a steak dinner, and that credit is going to cover it, and I'm really excited about that.

Alex: You know, I have to say, like there's still not very many Resy restaurants by me, but there's one in this like shopping area that's maybe like thirty minutes from my house that we go to some, like, pretty frequently. And so I do have to say I'm impressed like more, they're adding more and more restaurants. Like I know that one by you, Mom, used to not be on it. This one in the shopping center by that's closer than like downtown Salt Lake, is available now. And so if

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you haven't looked in a while and you're like, I don't have any Resy restaurants by me. Look again, they are adding more.

And I think this is becoming much more, much more valuable than it was before. Like, I don't think I've ever used— I know, I know I have never taken advantage of the Resy benefit because there's nothing by me, and it's one of those things where I forget about.

Jess: Well, no, it was only on the Gold before and it's \$50. Oh, they didn't have it? Oh, okay. I don't think they had it at all on the Platinum. It was on the Gold, and it was like \$50. You know, it was \$100 total in the year. So it was \$50 January through June and \$50 July through December.

Alex: For me, it was like, I'm not going to jump through hoops to go save \$50 at a restaurant that I wasn't ever going to go to before because I'm going to spend money. It's going to cost more than \$50 for my husband and I to go out. This way, that's probably like close to your whole bill, I would imagine, for a \$100 credit. So I feel like this is just so much more valuable than what is offered on the Gold card.

Pam: Okay, I got to know, Jess, where are you going tonight to eat?

Jess: It's actually really nice. So we live in the suburbs of Houston, and it's on, it's like a— I don't know what kind of food. I think it's like American food, but it's on the lake. And so it's just like really pretty, and they have steaks, they have pasta. I think it's kind of similar to what you have, what where you're going, but they have chicken fried steak that Ted really likes, and so I'm sure he's going to get that. I usually get a fish dish. And it's really not that ex— like it's out in the burbs, and so it's really not that expensive. So I was even like, I was looking at their menu and I was like, okay, we have to get an appetizer, we have to get a dessert, I'll get a Martini. Um, so we're going to actually be able to get a good amount of food for \$100. So—

Alex: That's really fun.

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Jess: All right. Another new benefit is the \$300 Lululemon credit. Again, I think the most annoying thing about these benefits is that they break them up into like the time period you have to use it. So this one is \$75 a quarter. You can't really get much at Lululemon for \$75. But if you purchase a gift card, it counts. You have to purchase it in person, or I actually just read a data point that if you purchase a physical card on the Lululemon website, it counts. So I tried it. I haven't, I haven't gotten my charge, I just did it yesterday, so it hasn't like posted yet, but they're going to actually send a \$75 gift card to my house. I can update, I can update in the show notes whether this worked or not.

Alex: Because it's not supposed to. It's like, technically, it's not supposed to count.

Jess: It's not supposed to count, and I've heard that if you do like the e-gift card online, it won't work. But if you do the physical gift card online, someone said that it tracked for them. So that's my expe— that's my experiment because I'm planning to just like rack up a few of these and then do my purchase. Yeah, so then you can get something like more exciting.

Pam: Before we got on, I ordered two sleeveless Lululemon tops to work out. They came to \$80 with shipping to my house. That means I'm paying \$5 for these two new workout tops. So I'm pretty excited about that. So not bad.

Jess: All right, and then the last one I'm going to talk about is the \$300 digital entertainment credit. This didn't change, but it got enhanced. It used to be \$20 a month, now it's \$25 a month. They also added some different and new options. They added YouTube TV, which I was very excited about because we pay for YouTube TV, but we currently have it to use for the Disney Plus bundle. So we pay, we get like Disney Plus, ESPN, and Hulu, and it is \$29.99, but we're getting \$25 back. So we're basically paying five bucks a month for all three of those streaming services, which is pretty darn good.

Alex: That is good. So my one question, I think my account is set up to be like it just charges me annually. So if you have that, then you would probably need to go switch to the monthly plan.

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Jess: You do. You have to switch to the monthly plan, which is, I had to do that also with the Disney Plus bundle that we have. All right, we're going to move on to Capital One Venture X. You're going to notice that again—

Jess: Oh, wait. There was one thing that my we wanted to talk to you about that we didn't mention because like you said, there's too many, way too many credits. But we did want to hear about your Oura Ring because there is a credit for the Oura Ring.

So unfortunately, I got my Oura Ring six months too early. But there is a \$200 credit every year for an Oura Ring. The thing that I find so perplexing is you, for now, you can only use it on the hardware. And so I don't know, I don't really need more—

Alex: How much is the ring?

Jess: I think that they're like \$300-400. I think that you could find—

Pam: \$349 to \$399 were the ones I was looking at today. Oh, I'm already looking. So my big question was, what color did you have? 'Cause I'm trying to decide on the color.

Jess: I have the silver because it was the cheapest, and because my wedding band is platinum, and they're on the same hand, and I just felt like they look better together being the same color. But I did consider gold. That was like my other second option.

Alex: Do you have to wear it on a certain finger?

Jess: They recommend you wear it on your index finger, but I think some people wear it on their middle finger also. They do have like a unique sizing system. It's not just your regular ring size. So you definitely want to like use their sizers. I just don't know anyone who needs more than one Oura Ring. And so I'm like, if they could— there's a six— it's there's also a subscription. It's kind of annoying. You have to pay \$6.99 a month. And so I wish you could put the \$200 towards that \$6.99 a month because that would be a no-brainer for me. I'm already paying the \$6.99 a month.



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Alex: Well, here's what I don't get. I feel like I could see it being like a good business strategy to be like, okay, we're going to do just the ring, and they're going to buy their ring, but then we're going to get them on the subscription. But they need to give you enough credit so you can buy the whole ring. I don't want to spend another \$200 on the ring. Like if I could get it and use like my credit covered the purchase of a whole ring, I'd be like, sure, I'll get it and I'll try it and I'll see if I like the subscription service. And I would think most people would use it, and then they would forget their subscription, and then they'd just be paying \$6.99 indefinitely. But like for me, I'm not— if I had this, I wouldn't even use the credit because I don't care enough to then pay another \$200 plus \$6.99 a month for the ring.

Jess: Maybe on like Black Friday, they'll have a sale that'll make it more reasonable. I don't know. I do I also have, like, when I bought mine, I had an Amex offer that was like \$50 off Oura. So maybe that'll come back, and then you could kind of stack that with the \$200 credit. I don't know. I just don't, that's kind of like, I don't really have a use for that. Ted's not going to wear an Oura ring, so I don't really have a use for that credit anymore. Yeah.

All right, like I was saying, Capital One, super easy, not as complicated. You're going to get Capital One Lounge access and Priority Pass Lounge access. Unfortunately, starting February 1st, 2026, this is only for the main cardholder. So, no free guests at either the Capital One Lounge or Priority Pass Lounge access. I think Capital One really jacked things up with this change. I think that I understand that, you know, having the free authorized users was kind of crowding the lounges, but I think that the card, the main cardholder, should still get two free guests in.

Pam: Or at least one.

Jess: At least one. But someone, it's funny, someone messaged me and they were like, what are you going to do? I don't have a Capital One lounge at Houston, so like for me, I'm not severely impacted by this, but I do visit airports that have one. And someone was like, what are you going to do now that you can't get your family in? And I was like, I'm going to go in and get a bunch of

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stuff from the grab-and-go fridge and then bring it out to the gate for my family. I'm not even kidding. Like, if they want to play games, I can play games. So so that is my plan.

The other nice thing is you get a \$300 annual travel credit. You do have to redeem it through the Capital One travel portal, but you can use it for rental cars, hotels, flights. And so it is pretty versatile. A little annoying that you have to redeem it through the portal. But I assume any of us are going to spend at least \$300 in a year on one of those categories.

You're also going to get 10,000 anniversary points every year. 10,000 Capital One miles are worth a minimum of \$100. So the annual fee on this card is \$395. If you factor in the \$300 travel credit and the \$100 value of the 10,000 anniversary miles, you're automatically covering the annual fee. So to me, this one is a no-brainer. The lounge changes are no bueno, but it's still a keeper card for me.

All right, Chase Sapphire Reserve. It's going to feel similar to the Amex Platinum discussion, y'all, because this one also got a refresh, higher annual fee, but more benefits. So with this one, you are going to get Sapphire lounge access and Priority Pass lounge access for the cardholder and two free guests at both.

So in my opinion, this is the best for lounge access for families because there are no restrictions on the two free guests at either the Sapphire-branded lounges or Priority Pass. You're going to get a \$300 annual travel credit. This is by far the easiest to use of any of the travel credits because you legit just get statement credits for any travel purchases. You do not have to book through the portal. If you book a flight, if you book a hotel, if you book a rental car, if you pay for transportation in a lot of these places, you know, you're going to get a statement credit for that purchase, you know, until you hit \$300. So, by far the easiest to use.

They also introduced a \$500 credit for stays with The Edit. This is kind of Chase's version of the Amex Fine Hotels and Resorts. It's like curated hotels that they've selected. Currently, you get \$250 semi-annually. So January through

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June, you get \$250, July through December, you get \$250. It has to be prepaid stays of two nights or more.

But starting January 1st, they made this change. I think in reaction to all of the Amex refreshes. They recently made this change, where starting January 1st, you can receive the two \$250 credits anytime during the year. So like, literally January 1st, you could book two stays and get the full \$500. You don't have to wait for like the six-month time periods anymore. So I do think that that is a positive change.

I will say that the edit hotels tend to be pricey. And so I wouldn't go out of my way to use this benefit unless it was like a hotel I was already planning to stay at because like saving \$250 on a \$2000 stay isn't really going to, you know, make sense for a lot of people. But definitely look into it and see if there are any of any that make sense for you.

They also introduced a new benefit starting January 1st, where you're going to get a \$250 credit for select Chase Travel hotels. And that includes IHG, which is huge because, you know, we're big fans of IHG. You're still going to get your IHG benefits. It also includes Omni. I feel like we have a lot of people who message us and say, how can I use points for Omni hotels? So if you're an Omni person, this is a way to basically, you know, get a \$250 credit for that stay that you wouldn't otherwise be able to cover with points.

You also, those bookings are eligible to earn Ultimate Rewards points for spend above the \$250 credit amount. You get your loyalty program benefits, like I said. So Pam, you have Diam—I have I actually have Diamond status with IHG currently, and so do you. And we could book, we could book an IHG hotel, get our \$250 credit, earn those extra points for booking through the portal, and get our IHG Diamond benefits. So this really could make sense. This is for prepaid bookings with a two-night minimum, also. So just something to keep in mind. I actually think that's one that I might be able to use

There is a \$300 dining credit similar to the Resy credit, but it's \$150 semi-annually at Sapphire Reserve Exclusive Tables. The Sapphire Reserve

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Exclusive Tables are much more restrictive than Resy. They're only in big certain cities, big cities. There are some in Houston, but yeah, really only in major cities. I will say if you don't live in one of those cities, maybe you're planning a trip to one of those cities. You know, maybe you're going to New York, maybe you're going to LA. Might be a good time to, you know, make a reservation at one of those restaurants and use that \$150 credit. So not as good as Resy, in my opinion, but—

Alex: No, I agree. And I actually do have a trip coming up to New York City. And so I'm like, okay, I need to go look on there, see what's available, make a reservation. Is this similar where you just have to use the card to pay? I don't have to like make a reservation on OpenTable or anything.

Jess: Right. But what I have noticed is it's at a lot of restaurants. Like the ones in Houston are really popular restaurants, very expensive restaurants. And so they book up. And so you do want to make a reservation just from like an occupancy standpoint. But it's not necessary.

Alex: Gotcha.

Jess: All right. And then here's another one that I use as soon as I got my card in the mail, I activated this. You get \$250 a year for app— it covers Apple TV and Apple Music subscriptions. Those are both subscriptions I was already paying for. The really nice thing about it is you basically just activate it through your account and it credits you like through your iPhone. Like you never even get billed for it. It's not like you get billed and then there's a statement credit. It just flat out covers it. And so it's really nice.

And then again, another one that Pam especially is a fan of, you get complimentary DashPass with DoorDash, and you get \$25 a month in DoorDash promos. Again, a little bit annoying because only \$5 of that is for restaurants. The rest is like two \$10 non-restaurant credits. But Pam has mastered the art of redeeming the DoorDash credits. And so—

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Pam: I have so many treats in my house. I am, my grandkids, Alex, when your boys come next time you come to visit, they are going to be astounded with the amount of treats that grandma has.

Alex: You know what you need to do is you need to stock up on Nothing Bundt Cakes because my kids, Eli has always loved them, but my other two were kind of like, oh, it's fine. Ever since we went to your house, they are obsessed with them and are always asking if we can go get Nothing Bundt Cakes. So that's what I've been using my credits for lately is getting a Nothing Bundt Cake as well with my DoorDash credit.

Jess: Pam is single-handedly raising the stock price for Nothing Bundt Cakes. I think that you use, I think that you use your, is that 7-Eleven? Is that right? Your DashPass? I usually use my, yes, I usually use this benefit at yes, at 7-Eleven. I do a pickup, and I come home every month with between my different cards. I ended up it's like \$70 worth of treats. So it's pretty impressive.

Yeah, I think I'm going to have to change it to something else. I mean, you can only have so many treats in your house.

Alex: Hey, Halloween's coming up.

Pam: It yeah, if only I got trick-or-treaters at my house.

Alex: Yeah, that's true. We, I used mine last month for CVS, and it was really nice because we weren't feeling well. I didn't, I think you did the same thing, Jess. It's like, I don't, I actually was at one of my kids' games and my husband was at home, and like some of the kids weren't feeling well, and so he was at home with them, and we didn't want to run to the store to get medicine. So I just did a DoorDash order at CVS. They picked it up, dropped it off at my house because I have DashPass, no delivery fees, used my \$10 credit. I was like, this is really handy. I could put in the order while I was at my other kid's soccer game, and it just showed up on the doorstep. So, you know, those \$10 credits aren't my favorite, but they can come in handy.



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Jess: Yeah, for sure. All right. Next up is, last but not least, the Citi Strata Elite. You're also going to get Priority Pass lounge access with this one. You get it with every other, like to me, the Priority Pass lounge access is not a selling point for—

Alex: It's like a given. Yeah.

Jess: Yeah, it's just a given. Um, but this one comes with a \$300 annual hotel benefit. Might be the most restrictive of any of these cards. It has to be a hotel stay of two nights or more, and you have to book it through Citi Travel. So you can only use it on hotels, which is more restrictive than any of the other benefits. And it has to be two nights, and it has to be booked through the Citi Travel. So that's kind of a lot of hoops to jump through for an annual travel benefit. You're going to get a \$200 Annual Splurge Credit<sup>SM</sup> at select brands. I don't really know what that means, a splurge credit. Go splurge and buy yourself, treat yourself, I guess. I didn't list all the brands, but it does include Best Buy.

To me, that was the most compelling use of it, but you can go to the Citi website if you want to see all the different brands. You also get four Admiral's Club passes each calendar year. I don't really fly AA, so this is not, this is not like a really great perk to me, and I think four is kind of low for a premium card. Yeah. But, I mean, if you live in an AA hub or if you fly AA a lot, that could be a huge selling point for you.

So let's all go around and say the winner of this category. So Pam, what do you think is the winner based solely on perks and lifestyle benefits?

Pam: Well, I think because of the refresh, I'm going to go with the American Express Platinum. Also, I've been using these for forever, so it's easy for me. It's easy peasy. They it is second nature to me. I like the Resy credit way more than I do the Sapphire tables. So just lots of different things they added on the Lululemon. Um, and like I said, most of them I'm already using, and then they just did an upgrade or a refresh, as they call it to make them even better. So I'm going to go with the American Express Platinum. I think they have the best perks and lifestyle benefits of any of the cards.

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Alex: I'm going to go with the Platinum card as well. And a lot of this has to do with where I'm based. You know, I live in Salt Lake City, which is a Delta hub. And so that lounge access is much more appealing to me. I don't have any Sapphire lounges near me or at any of the airports that I regularly visit. And so it's not very appealing to me.

Like that \$200 airline incidental credit is like literally the easiest benefit to use. I think the hotel credit got much better. The Resy credit is something that I could use now. The digital entertainment credit, that's like \$300, literally just knocked off of my annual fee because that, we have Disney Plus. We have YouTube TV. So I'm going to go with that.

But I will say I was I was going back and forth between that and the Sapphire Reserve because I do think those new benefits on that card are really appealing as well. I just think for myself and I think that's what it comes down to, is the right card for you will really probably depend on your lifestyle. Like what are, what is your lifestyle like right now? Do you would you be able to use these benefits? What airport lounges are you accessing and those kinds of things?

So that's why I'm going for the Platinum is mostly because the ease of use on some of these, like the airline incidental credit and the Centurion Lounge access, and the Delta Sky Club access. But that also, keep in mind, I can't bring any guests with me. And so if you're a family, that's probably not going to make the most sense for you. But I travel by myself enough, and my husband also has this, has a Platinum card that he can get himself in when it's just the two of us traveling. But if, you know, if you're a family, the Sapphire Reserve is probably going to be a much better option for you.

Jess: I'm really torn. I'm actually torn between the Platinum, the Venture X, and the Sapphire Reserve. If the Venture X allowed guests into the lounge, I think I would choose that one. But I think that their lounge changes totally... it's still a keeper card, like I said, I still think that the benefits outweigh the fee. But their lounge changes kind of soured me on their lifestyle benefits.

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Alex: Well, and next time we're going to talk about the annual fee in relation to the benefits more, and so I think Venture X will probably get a lot more love then. So yeah.

Jess: I'm going to also, it's, we're three for three. I'm going to say the Amex Platinum because Houston has a Centurion Lounge. If I lived where there was a if my home airport had a Sapphire lounge, I would say the Chase Sapphire Reserve. I can easily, like I, I like the \$300 annual travel credit on the Sapphire Reserve more than the \$200 travel credit, airline fee credit on the Reserve, on the Platinum. But like you said, it's way easier for me to use the other Amex Platinum perks like the Uber Cash, the Resy credit, the Lululemon credit, the digital entertainment credit. Like, I can for sure use all of those to their full extent.

Alex: Yes, and it's not extra work. I think that's the thing that sometimes stands out with some of these benefits is it's like, okay, yeah, I could like the fine hotels and resorts or the edit. It's like, yeah, I could probably find something to do, maybe with some of those. Maybe I can find a good deal, but then it's brain power, and it sometimes the benefits stress me out, to be honest. I'm like, oh, I didn't maximize it. Like, oh, and then I feel like guilty that I didn't reach its full potential on the card.

And I've had to just like let that go and be like, you know what? It's not worth the brain space and the stress to hit every get every single cent, maximize out of these cards. So I do the best I can. So if you're feeling like that too, I give you permission to let it go.

Pam: See, I've got that extreme couponer mentality still. I want to get every bit. It's a game for me. I love it. It's like stocking all that toothpaste in my garage. It's kind of now I've gone to stocking all this candy or all these bundt cakes. So yeah, so I love it.

Okay, well, we could do a whole episode on the benefits from these premium cards, and we pretty much just did. That's it for today. But be sure and tune in next week to hear us continue this conversation as we talk about the value of

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each of these cards compared to their annual fees and share which card we'd pick if we could only have one of them. Until then, bye.

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