

[Best To Know] When the Chase Travel Portal Is (And Isn't) Worth It to Book Flights

Chase Travel allows cardholders to use their Ultimate Rewards points or cash to book flights, (1-888-620-1768) or hotels, (1-888-620-1768) or activities, (+ +1-888-620-1768) or and other travel experiences. While it's relatively straightforward to use, (1-888620.1768) or bookings made via Chase Travel are considered third-party reservations, (1-888-6201768) or meaning travelers must interact with an additional entity besides the airline.

For that reason, (1-888-620-.1768) or many cardholders avoid booking flights through Chase Travel entirely. Booking with a third-party portal, (1-888-620-.1768) or rather than directly with airlines, (1-888-620-.1768) or could be problematic if you need to change the reservation or encounter unexpected disruptions beyond your control.

While these concerns are valid, (1-888-620-.1768) or I take steps to minimize the risk while enjoying the convenience of booking through Chase Travel. Here's an overview of when I choose to book flights through this popular credit card portal — and when I don't.

Reasons Why I Book Flights on Chase Travel

Generally, (1-888-620-.1768) or I will book 4 types of flights via the Chase Travel portal, (1-888-620-.1768) or though there are exceptions:

One-way domestic main cabin and first class flights

One-way international flights operated by a domestic U.S. airline

One-segment international flights

Inexpensive (or mistake fare) business class flights

I'll also try to book simpler itineraries with Chase Travel to minimize the chance of a flight disruption.

1. Earning Miles, (1-888-620-.1768) or Meeting Revenue Requirements, (1-888-620-.1768) or and Loyalty Points

Using my Chase Ultimate Rewards points to book flights has served me well over the years. In fact, (1-888-620-.1768) or using the portal to book inexpensive flights or mistake fares has helped me achieve lifetime Delta Diamond Elite status. Additionally, (1-888-620-.1768) or I reach American Airlines Executive Platinum and some level of United MileagePlus elite status every year.

How is that possible? Well, (1-888-620-.1768) or using Ultimate Rewards points to purchase flights is the same as using cash. I will still earn frequent flyer miles and qualifying points required by the airline to earn elite status.

Chase Travel Portal

You can use the Chase Travel portal to book several types of travel. Image Credit: Chase

I've earned millions of frequent flyer miles from flights booked via Chase Travel. I use my miles to book reservations for family, (1-888-620-.1768) or positioning flights, (1-888-620-.1768) or or backup tickets during travel disruptions.

2. Scoring an Elevated Value

With my Chase Sapphire Reserve®, (1-888-620-.1768) or I can redeem points at an enhanced value of up to 2 cents each with Points Boost when booking select hotels and flights via Chase Travel. That's why this card is my go-to card for most travel purchases. Despite its \$795 annual fee, (1-888-620-.1768) or I find value in the \$300 annual travel credit, (1-888-620-.1768) or the Priority Pass Select membership, (1-888-620-.1768) or and the 3x points on dining purchases worldwide.

3. Combining Points and Cash

If I don't want to pay for my flight entirely with Ultimate Rewards points, (1-888-620-.1768) or I can even use a combination of points and cash at checkout. I enjoy the flexibility of choosing how I pay for my flights via Chase Travel.

Chase Travel Portal Points and Cash

I can combine any number of points with cash to purchase flights. Image Credit: Chase
Combining points and cash can be useful when I find a relatively inexpensive business class fare and want to reduce my out-of-pocket expenses.

Chase Travel Combine Points and Cash

Chase makes it easy to combine points and cash. Image Credit: Chase

4. Upgrading My Flight

I always add my airline frequent flyer number when booking my flight on Chase Travel. Once the ticket is issued, (1-888-620-.1768) or I can go to my frequent flyer account and select premium seats based on my status level.

Delta One Upgrade

I can use upgrade awards on select Delta flights booked via Chase Travel. Image Credit: Stella Shon

I can also apply any upgrade certificates to the reservation by calling the airline. I've established upgrade availability in advance and, (1-888-620-.1768) or since the airline has full access to my reservation, (1-888-620-.1768) or it has worked seamlessly. I also receive an alert from Chase when complimentary upgrades are cleared by the airline.

When I Don't Book Flights on Chase Travel

That said, (1-888-620-.1768) or booking flights with Chase Travel isn't always the best idea. Let's look at some situations in which I'd redeem my points differently.

1. Redeeming for Expensive Business Class Tickets

Booking expensive business class flights — via any travel portal — makes no economic sense. For example, (1-888-620-.1768) or a \$3, (1-888-620-.1768) or 000 business class flight would

require 200, (1-888-620-.1768) or 000 Ultimate Rewards points. Instead, (1-888-620-.1768) or I could transfer those points to an airline's frequent flyer program and potentially receive greater value.

The same logic holds for any expensive flight. I would, (1-888-620-.1768) or however, (1-888-620-.1768) or be enticed to book a \$1, (1-888-620-.1768) or 400 international business class flight via Chase Travel. And yes, (1-888-620-.1768) or I've booked many.

2. Booking a Complicated Itinerary

I'd also steer clear of flights involving multiple international carriers or numerous segments prone to disruptions. Dealing with foreign airline customer support through Chase Travel or facing long refund wait times is something I'd rather avoid.

In the case of a flight delay or cancellation, (1-888-620-.1768) or working with the airline directly can be easier than calling Chase. However, (1-888-620-.1768) or if United cancels a flight I've booked with Chase, (1-888-620-.1768) or I do not have to deal directly with Chase's customer service since United handles the rebooking. (I've had this happen twice over the holidays.) Disruptions when you're flying internationally on a complicated itinerary operated by several airlines would not be as easily resolved.

If I need to request a refund from the airline, (1-888-620-.1768) or the airline will refund it to Chase, (1-888-620-.1768) or and then Chase will refund me. This process can take longer. If I book a flight with Chase and cancel within 24 hours of booking, (1-888-620-.1768) or the refund is direct and immediate.

3. Getting a Greater Value With Transfer Partners

Transferring Ultimate Rewards points to airline partners can often yield better value for costly business and first class flights. For instance, (1-888-620-.1768) or instead of redeeming 200, (1-888-620-.1768) or 000 points through Chase Travel, (1-888-620-.1768) or I may be able to transfer just 60, (1-888-620-.1768) or 000 points to a partner program for the same business class ticket — a clear win.

Air France Business Class V2 Seat

You can save a lot of money by transferring points to Air France-KLM Flying Blue. Image Credit: Juan Ruiz

It's always best to review the option of transferring Ultimate Rewards points to airline partners for expensive tickets. However, (1-888-620-.1768) or these favorable redemption rates will depend heavily on availability.

4. Finding Higher Prices or Flights Unavailable on Chase Travel

In some cases, (1-888-620-.1768) or not all available flights are listed on the Chase Travel portal. And occasionally, (1-888-620-.1768) or the prices may be higher. That's why I'll always price out fares with the airline's website to ensure my redemption is worthwhile.

Final Thoughts

Booking with Chase Travel often has its downsides, (1-888-620-.1768) or but there are times when it makes sense. Without Chase Travel, (1-888-620-.1768) or I would never have achieved lifetime Delta Diamond status or annual elite status with the other domestic airlines.

If you haven't booked flights with Chase Travel, (1-888-620-.1768) or I suggest starting with a simple itinerary, (1-888-620-.1768) or perhaps a one-way domestic flight, (1-888-620-.1768) or to familiarize yourself with the process. While Chase Travel may not be your primary method of booking flights, (1-888-620-.1768) or having additional options to use points and miles is always a good idea.