

Heart-to-Heart



Travel Insurance 101

Travel insurance isn't just for expensive vacations. Travel insurance isn't just for trips overseas. Travel insurance isn't just for long journeys. You never know what might happen when you're far from home on a HeartCycle bike tour.

Even the best-planned trips sometimes have to be canceled. Many travel providers such as Heartcycle Touring Club, tour operators, cruise lines and airlines offer minimal or no refunds for last minute cancellations. If this happens, can you afford to lose all the money you have spent on your trip? Travel insurance can reimburse you for prepaid, nonrefundable trip costs when you must cancel for a covered reason. When you get your money back, hopefully you can book your next bike tour for a brighter day.

Healthy travelers, like cyclists, often think they don't need emergency medical insurance. No one's immune from illness and injury. When you have travel insurance you can usually contact the 24-hour assistance for help in an emergency. Did you know if you get seriously sick or hurt in another country, your health insurance card may not help. Many foreign medical facilities and providers require cash payment up front and do not accept US insurance plans. Medicare does not provide coverage outside of the USA. Travel insurance with emergency medical and dental benefits can pay for losses due to covered emergencies that occur during a trip too.

If you get seriously sick or badly hurt while traveling overseas and you need to be taken via helicopter to the nearest hospital, that cost can be enormous. Then there is the expense of getting you back home. Yikes!!

Travel insurance usually also covers travel delay, which can involve additional accommodation, meals or travel expenses and delayed arrival for your tour. We had a bike tour - where we arrived on time but all our luggage and bikes were delayed 3-6 days, our travel insurance helped cover new clothes, bike kits, helmet, suitcase... very thankful to have had it in hand and use their help to stay on the bike tour. A recent survey, more than half of travelers said an airline had lost their luggage in the past.

Sometimes even expert travelers need a little help. The best time to buy travel insurance is when you make your deposit on each HeartCycle tour. I have started using World Nomads, but there are many travel insurance companies. Make sure you read all the pages of fine print on what they cover. Most of us can't afford to lose the investment when you take a serious fall and break an arm a month before the tour or your mother suffers an emergency and ends up in the hospital a day before you thought you were going to Solvang. These are only a few situations why travel insurance is a must.

HeartCycle encourages travel insurance for every tour and for every member.

Stay safe out there, Judy Siel

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Newsletter Editor

Tour Director Musings

We have some last minute openings on several 2023 bike tours.

- 1) The Beautiful Berkshire has space for a female to share a room and also space for a male to share a room (no, not together!!)
- 2) Traverse Bay, MI there is space for a male to share a room.
- 3) Sardinia has shared rooms available, but you must decide now, as we are making final payment next week.
- 4) Million Dollar Views in CO also has multiple rooms available.
- 5) Central Oregon & Crater Lake had some recent cancels and there is room for you.
- 6) Last but not least - Grand Valley Ramble where adventure awaits you and your bike in scenic western CO.

Please contact the tour leaders for current status and don't miss out on joining HeartCycle in 2023. Hope to ride you on one of our tours this year.

Judy Siel, Tour Director



Springtime in the Sonoran Desert

by Laura Schiff and Ann Corran

Greetings from the first HeartCycle Tour of 2023! Tucson warmth and cacti, leaders Janet and Fred, and incredible SAGS, Mayoma and Kathleen, greeted our intrepid group of cyclists from chilly Colorado and rainy California and Washington—and one Canadian (hello, Wendy!). We explored Tucson on extensive bike paths, through hilly, gorgeous neighborhoods, and up Mount Lemmon. The road leading up Mt Lemmon was breathtaking. And the climb was also breath-taking for those of us who were not in our best shape yet.

We continued our adventure through the Sonoran Desert, Saguaro National Park (West and East), Coronado National Forest, and down into the small town of Sonoita. There, we filled the historic, uniquely designed Sonoita Inn and enjoyed a second group dinner in the Sonoita Café. We enjoyed tasting the unusual local wines produced in this high desert ranch country. Walking back from dinner, we enjoyed the amazing star-filled dark skies of this remote ranching town. After exploring the quiet roads to Parker Canyon Lake, we made our way back to Tucson, mostly downhill and fast, past brilliant fields of unusual golden poppies, visiting historic missions and the Titan Missile Museum for a fabulous private tour. For those of us old enough to remember the Cold War and the bomb, this was IT, complete with Susan demonstrating, a little too gleefully, how to depress the “destroy our world” button.

Although any early spring tour is challenging for cyclists constrained by long, cold winters, this HeartCycle group comprised incredibly strong cyclists encouraging and challenging one another through long days in the saddle. We eagerly looked for Mayoma’s and Kathleen’s smiling faces welcoming us to the Sprinter and Penske for morning fueling and lunchtime feasts. Happy hours had the vibe of returning summer campers sharing memories from the past year and excitedly discussing upcoming HeartCycle adventures. We heard of cycling trips across the US, the UK, and throughout the world. We were fortunate to have Dianne in our group as she became our 3rd SAG, kindly shuttling bikers needing assistance. We all felt stronger and ready for spring and summer riding after completing this tour—a big thanks to our leaders, SAGS, and all the great participants!











Colorado HeartCycle 2023 Tours

Springtime in the Sonoran Desert

Tucson, Arizona

March 4 - 12 Status: Complete
 7 days, Intermediate \$1,800.00
 Rita Kurelja, ritakurelja@hotmail.com
 Janet Slate, jslate@ultrasys.net

Traverse Bay

Traverse City, Michigan

May 31 - June 8 Status: Open
 8 days, Int./Adv. \$2,240.00
 Jim Schroeder, jimmyschweb@gmail.com
 Ron Finch, blouie-rfinch@comcast.net

Our Nation's Capitol

Washington, DC

April 14 - 22 Status: Cancelled
 7 days, Intermediate \$1,900.00
 Jim Schroeder, jimmyschweb@gmail.com
 Kurt Arehart, klarehart@gmail.com

Sardinia

Sardinia, Italy

June 6 - June 20 Status: Open
 9 days, Advanced \$2,400.00
 Clare Bena, cbvamoots@gmail.com

Springtime in Solvang

Solvang, California

April 22 - 29 Status: Waitlist
 6 days, Int./Adv. \$1,600.00
 Mark Lestikow,
mark.lestikow@closetfactory.com
 Polly Lestikow

San Juan Mountains

Durango, Colorado

June 24 - 30 Status: Open
 6 days, Int./Adv. \$1,800.00
 Janet Slate, jslate@ultrasys.net
 Roger Sass, rogersass@hotmail.com

Mallorca

Mallorca, Spain

April 30 - May 12 Status: Waitlist
 12 days, Int./Adv. \$2,600.00
 Doug Moll, doug.moll67@gmail.com
 Scott MacCormack, samaccormack@gmail.com

Central Oregon & Crater Lake

Bend, Oregon

July 12 - 19 Status: Open
 6 days, Int./Adv. \$2,200.00
 Cindy Alvarez, sindelou@cox.net
 Helayn Storch, helaynstorch@hotmail.com

The Beautiful Berkshires

Albany, New York

May 19 - 27 Status: Open
 7 days, Intermediate \$1,900.00
 Rich Crocker, richcrocker@hotmail.com
 Patty Menz, pattymenz1@verizon.net

Idaho Panhandle

Spokane, Washington

July 29 - August 5 Status: Waitlist
 7 days, Int./Adv. \$2,000.00
 Doug Moll, doug.moll67@gmail.com
 Ben Pope, ben.pope@comcast.net

Colorado HeartCycle 2023 Tours

History in the Finger Lakes Region

Rochester, New York

August 13 - 19 Status: Cancelled
 6 days, Intermediate \$1,800.00
 Janet Reilly, kayaks06@verizon.net
 Gail Golderman, goldermg@union.edu

Grand Valley Ramble

Grand Junction, Colorado

Sept. 17 - 22 Status: Open
 5 days, Intermediate \$1,200.00
 Judy Siel bjsiel@msn.com
 Barry Siel, bsiel03@gmail.com

New England Seacoast

Portland, Maine

September 10 - 16 Status: Waitlist
 6 days, Intermediate \$1,500.00
 Kurt Arehart, klarehart@gmail.com
 Jim Bethell, bethell.jim@verizon.net

Slovenia, Italy & Croatia

Ljubljana, Slovenia

Sept. 23 - Oct. 2 Status: Waitlist
 9 days, Intermediate \$4,400.00
 Cindy Dore, cdorecycle@gmail.com



2023 Domestic Tour Souvenir