

FAMILY TRAVEL · CARDS & POINTS

# Why We Travel with the Amex Platinum (With Two Little Kids)

By Huma Morel · October 2026 · 5 min read

Traveling with two little kids means every trip comes with extra stress, extra gear, and extra things that can go wrong. That’s exactly why I carry the **Amex Platinum**.

It’s not a card for everyone, but for us, it makes travel feel a little less chaotic and a lot more doable. Here’s what we actually use, the full breakdown of what the card includes, and a quick way to figure out whether it would pay off for your family.

|                         |                                                                                                  |
|-------------------------|--------------------------------------------------------------------------------------------------|
| Annual fee              | \$895                                                                                            |
| Amex’s advertised value | \$3,500+ per year (only if you use everything)                                                   |
| Statement credits       | Roughly \$3,000 per year in total if you use every one                                           |
| Points                  | 5X flights · 5X prepaid hotels via Amex Travel · 1X everything else                              |
| Best for                | Families who fly a few times a year, stay in hotels, and already use Uber, Walmart+ or streaming |

## What makes it worth it for our family

- **Lounge access.** A quiet place to eat, recharge, and let the kids burn off energy before a flight, instead of camping out at a crowded gate.
- **Travel protections.** Trip delay, trip cancellation, and baggage insurance take the sting out of the inevitable curveballs.
- **Hotel perks.** Early check-in and room upgrades make a real difference when naps and bedtime are on the line.
- **Airline and hotel credits.** They help offset the cost of flights and stays that add up fast with a family.

## The credits

Most credits need to be **enrolled** in your Amex account first, and they don’t roll over. Set a reminder for the monthly and quarterly ones.

| Credit                                                                         | Up to    | How it’s paid out            |
|--------------------------------------------------------------------------------|----------|------------------------------|
| Hotel (prepaid via Amex Travel, Fine Hotels + Resorts or The Hotel Collection) | \$600/yr | \$300 Jan–Jun, \$300 Jul–Dec |
| Resy dining                                                                    | \$400/yr | \$100 per quarter            |

| Credit                                                     | Up to               | How it's paid out                           |
|------------------------------------------------------------|---------------------|---------------------------------------------|
| Digital entertainment (Disney+, Hulu, Paramount+ and more) | <b>\$300/yr</b>     | \$25 per month                              |
| lululemon                                                  | <b>\$300/yr</b>     | \$75 per quarter                            |
| Equinox or Equinox+                                        | <b>\$300/yr</b>     | Annual                                      |
| CLEAR+                                                     | <b>\$219/yr</b>     | Annual                                      |
| Airline incidental fees (one airline you select)           | <b>\$200/yr</b>     | Annual                                      |
| Uber Cash (rides or Uber Eats)                             | <b>\$200/yr</b>     | \$15 per month, plus \$20 extra in December |
| Oura Ring                                                  | <b>\$200/yr</b>     | Annual                                      |
| Walmart+ membership                                        | <b>~\$155/yr</b>    | \$12.95 per month                           |
| Uber One membership                                        | <b>\$120/yr</b>     | Annual                                      |
| Global Entry or TSA PreCheck application                   | <b>\$120 / \$85</b> | Once every 4 years                          |

*The listed credits add up to roughly \$3,000 a year (not counting Global Entry/TSA PreCheck), but only if you use every one.*

## Status and memberships

- **Marriott Bonvoy Gold Elite** and **Hilton Honors Gold** (enrollment required)
- **Hertz Gold Plus Rewards President's Circle** (enrollment required)
- **Amex Global Lounge Collection:** 1,550+ lounges, including Centurion Lounges, Delta Sky Club (limited visits when flying Delta), Escape Lounges, and Priority Pass
- **Fine Hotels + Resorts perks:** room upgrade when available, daily breakfast for two, noon check-in when available, guaranteed 4 p.m. late checkout, free Wi-Fi, and a property credit (usually around \$100)

## Built-in insurance

|                                    |                       |                     |
|------------------------------------|-----------------------|---------------------|
| ✓ Trip cancellation & interruption | ✓ Trip delay          | ✓ Baggage           |
| ✓ Car rental loss & damage         | ✓ Purchase protection | ✓ Extended warranty |

*Coverage has terms, limits and exclusions, and you generally need to pay with the card. Read the benefit guide before you rely on it.*

## Extras and adding a partner

- **Amex Experiences:** special and early ticket access to concerts, sports and events.
- **Additional Platinum cards** are \$195 each and include lounge access, the Global Entry/TSA PreCheck credit, and hotel elite status, which is handy when you travel as a couple.

## Is it worth it for you?

The card only pays off if you'd actually use the credits. Count **only** the ones you'd spend on anyway, like Uber, Walmart+, streaming and hotels. Credits you'd never use, like Equinox or Oura if you don't want them,

shouldn't count toward the \$3,500 figure.

|                                                |                 |
|------------------------------------------------|-----------------|
| Credits I'd really use (add them up)           | \$ _____        |
| Value of lounges, status and protections to me | \$ _____        |
| Minus the annual fee                           | – \$895         |
| <b>My real value</b>                           | <b>\$ _____</b> |

*If "my real value" is above zero, the card is likely worth a look for your family.*

**Apply for the Amex Platinum with our referral link →**

Tap to open the application · [bit.ly/huma-amex-platinum](https://bit.ly/huma-amex-platinum)

Check today's exact benefits and terms on [Amex's Platinum page](#). Credits and fees change.

## Planning a trip to use those perks?

I plan Disney trips, Caribbean cruises, all-inclusives and family getaways, and I'll help you stack your card perks with the right hotel and booking. [Tell me where you want to go](#), email me at [holidaywithhuma@gmail.com](mailto:holidaywithhuma@gmail.com), or say hi on Instagram at [@holidaywithhuma](https://www.instagram.com/holidaywithhuma).

## Huma

**Disclosure:** This guide includes our family's Amex referral link. If you're approved through it, we may earn a referral bonus at no cost to you. Approval and welcome offers are determined by American Express. Holiday with Huma is not affiliated with or endorsed by American Express. This guide is for educational purposes only and is not financial advice. Benefit amounts were current as of October 2026, require enrollment in many cases, and are subject to change. Always confirm terms with American Express before you apply.