

Senior Class

Getting gray can pay as discounts are growing

Tuesday, May 30, 2006

By Patricia Sabatini, Pittsburgh Post-Gazette

Turning 50 is hardly considered senior citizen status. Still, it's old enough to qualify for membership in AARP and the standard 10 percent "senior" discount at most hotels.

But the perks don't stop there.

There are a surprising number of deals out there for "mature" consumers -- and the deals keep coming. Most kick in at age 60 or 62. But many start as early as 50 or 55. A few, such as the best airline discounts, don't apply until 65.

While movie theaters typically post the senior ticket price on the tote board, lots of places that offer discounts don't advertise them. So it pays to step up and ask.

"I find [senior discounts] in the strangest places -- my Chinese restaurant, the health food store," said Joan Rattner Heilman, author of "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50." The 17th edition of "Good Deals" is set to hit book stores this fall

When the first edition came out in 1988, "there wasn't much to write about," Ms. Heilman said. Today, discounts are "growing in all directions," except in the airline industry, she said, where just like the meals, discounts have been scaled back to peanuts.

"Airlines have cut way back on any kind of good deals for seniors because they need the money," she said.

The exception is Southwest Airlines, which offers 20 percent to 70 percent off for travelers 65 and older on just about every flight, she said. The fares are fully refundable, available on one-way tickets, typically are capped at \$129 each way and can be booked online.

When it comes to hotels, discounts generally start at 10 percent and, sometimes, rise with the age of the guest.

Still, don't assume the senior rate is the best deal. Advance-booking, seasonal and other special rates often are cheaper.

"If you can get a sale price, it's usually better than the senior discounts," Ms. Heilman said.

Many fast-food and casual dining spots have discounts or special menus. Age requirements typically are flexible.

"If you look old enough, and say, 'I'm a senior,' you'll get it," Ms. Heilman said.

Denny's has a seniors menu, while company-owned Burger King outlets offer free coffee for seniors before 10:30 a.m. Applebee's gives diners 55 and older Golden Apple cards good for 10 percent off their meals, while many TGI Fridays, Arby's, Wendy's and Chili's Grill restaurants also offer discounts of 10 percent.

On the retail front, Kohl's department stores runs 15 percent-off days periodically for shoppers 62 and older. The manager at one local Kohl's couldn't say when the next discount day would be, so watch ads or call ahead to find out.

Other examples are the Rite Aid and CVS drug store chains, which offer 10 percent off on cash prescriptions for customers 60 and over.

The discounts don't stop with shopping and eating.

People 50 or 55 often qualify for lower rates on their auto insurance (although premiums typically go up again at age 75), as well as discounts and perks at their local bank.

Market-leader PNC Bank, for example, offers customers 50 and over a senior checking account with no minimum balance, plus perks such as discounts on safe deposit boxes, no-fee traveler's checks, one free cashier's check per month and discounts on check orders. Customers who keep at least \$4,000 in combined balances between checking, savings or money market accounts can order checks for free.

In the things to do category, seniors can find big discounts at places such as museums, ski resorts and state and national parks.

For \$10, U.S. citizens 62 and older can buy a Golden Age Passport good for free lifetime admission to national parks for the passport holder and anyone in the car. For information call 1-888-467-2757 or visit www.nationalparks.org.

Ski resorts lay down the white carpet for especially active and limber seniors.

"There's a senior rate for skiers just about anyplace where they can ski at half price," Ms. Heilman said. At many resorts, skiers 70 and over can hit the slopes for free.

For more ideas on the types of deals out there, try www.seniordiscounts.com, which lets you search for discounts by city or ZIP code, and by category, such as lodging, restaurants, retail stores and medical/pharmacies.

Correction/Clarification: (Published June 2, 2006) This story as originally published on May 30, 2006 about discounts for older people incorrectly said that skiers 70 and older ski for free at Seven Springs Mountain Resort. A season pass at Seven Springs is \$69 for skiers age 70 to 79 (until June 2). Skiers 80 and over pay \$25.

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