

Sample report

TRIP Washington (DCA) to Calgary (YYC)

DATES February 23 – March 7, 2027

TRAVELER 1 adult, economy

THE SHORT ANSWER

Book it through the Chase portal.

There is real Air Canada award space on your dates. Transferring to get it just costs more than it saves, about \$60 more once the Canadian taxes are in.

ORDER REFUNDED IN FULL

What each option actually costs you

Value of the points Cash out of pocket

Chase travel portal **RECOMMENDED** The same Air Canada flights. Nothing to transfer.

\$470
47,000 points · no cash

Transfer to Aeroplan 10,700 fewer points, but CA\$233 in taxes.

\$363 **\$170** **\$533**
36,333 points + \$170 cash

The portal comes out about \$63 ahead.

Points counted at 1¢ each, which is what Chase pays if you just cash them out.

Why the transfer loses

Aeroplan wants 43,600 miles for the round trip. Chase is running a 20% transfer bonus right now, so that's only 36,333 of your points, about 10,700 fewer than the portal charges.

The taxes are what kill it. The award ticket carries CA\$233, roughly \$170, and the portal charges nothing. So you'd spend \$170 to save 10,700 points, which is buying those points back at 1.59¢ each when Chase hands you 1¢ for them at the cash-out window.

Canada charges CA\$181 to leave and the US charges CA\$52, so the return leg is expensive however you book it. Air Canada also prices its own flights by demand rather than off a chart, and early March out of Calgary runs anywhere from 22,200 to 40,000 miles. Moving your dates shifts that by a few thousand miles, but it doesn't touch the departure tax, so the gap holds.

The seats I found

MON, FEB 23	DCA → Toronto → YYC 9:40 AM – 5:54 PM · AC 8783 + AC 145	21,400 CA\$52
SUN, MAR 7	YYC → Toronto → DCA 7:00 AM – 8:00 PM · Air Canada via Toronto	22,200 CA\$181

Both confirmed available September 2 at 10:18 AM ET. Economy Basic, so no seat selection and no changes.

What I looked at

Aeroplan and United for Star Alliance space, the Chase portal as the do-nothing benchmark, both National and Dulles, and a few days either side of your dates. National beat Dulles on both points and taxes, so there's no reason to drive out there. I skipped American and Alaska; getting Chase points into either takes extra hops for thin Calgary availability and you asked for the simple version.

One number to ignore: Air Canada advertises a 14,000-mile return on March 7. It leaves at 6:10 PM and sits in Ottawa for 11 hours overnight, landing at noon the next day. You said no overnight layovers.

Your points are worth more on the room than the seat

1.06¢ what a point is worth on this flight	2–3¢ typical on a hotel award night	\$1,800–3,000 twelve nights in Calgary, in cash
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Covering a ~\$500 flight with 47,000 points values them at about a penny each. That's why nothing beat the portal. There was never much value on this route to find.

Twelve nights in Calgary is the real cost of this trip. Chase transfers 1:1 to Hyatt and Marriott and also reaches IHG and Wyndham, and award nights commonly return two to three cents a point. If that holds for your dates, your 75,000 points do two to three times more work on the hotel than on the flight. Pay cash for the seat.

I haven't run that search, since you ordered flights and I don't know what town you're based in or how many nights you need. If you'd rather I look at the stay, say so and I'll put your \$100 toward it instead of refunding. I'd need the town, the number of nights, and roughly what you'd otherwise pay. Otherwise the refund goes through and we're square.

Before you book

- Award space moves. Everything here was available at the time noted. If you go for the Aeroplan option later and it's gone, message me within 7 days and I'll re-run it free.
- Never move points into Aeroplan until the seat is on the booking page and you're ready to finish. Chase transfers are one-way and can't be undone.
- Portal bookings follow Chase's cancellation rules, not the airline's. Worth reading before you buy a Basic Economy fare.

You're getting the research above and the 7-day re-run. Not booking on your behalf, changes after you book, or seat assignments. Thanks for the look, and if you want to point this at the hotel question instead, just say so.