



RSVP
Retired & Senior Volunteer Program
Blair and Huntingdon Counties
1-800-323-9997

RSVP Newsletter
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sponsored by



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CIMA Insurance – RSVP Insurance for AmeriCorps Seniors



The Retired and Senior Volunteer Program (RSVP) provides AmeriCorps Seniors, volunteers who are enrolled in RSVP, three types of supplemental insurances while they are volunteering: **excess accident medical coverage, excess volunteer liability insurance, and excess automobile**

liability insurance. If an AmeriCorps Senior were to experience an injury, accidentally cause property damage, or get injuries from a vehicle accident during their volunteer activity, and they expended all of what their insurance can cover, then the three types of supplemental insurances can help cover the rest of the costs.

Excess accident medical coverage is more than any other health insurance that the AmeriCorps Senior may have in place. The excess accident medical coverage will pay up to \$50,000 for medical treatment, hospitalization, and licensed nursing care required as the result of a covered accident. The insurance applies while the AmeriCorps Senior is traveling directly to and from, and while they are participating in, volunteer-related activities. Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident. Dental care is covered up to \$500 per tooth for accidental injury to teeth and repair of dentures. The maximum benefit for dental care is \$900 per accident. This coverage also provides up to \$50 for repair or replacement of eyeglass frames and up to \$50 for repair or replacement of eyeglass prescription lenses damaged because of a covered accident. The maximum benefit under the Excess Accident Medical coverage, including dental and eyeglass expenses, is \$50,000. This insurance does not duplicate benefits payable under any other valid and collectible insurance coverage.

All AmeriCorps Seniors are provided with **excess volunteer liability insurance.** This policy provides protection if AmeriCorps Seniors are liable for bodily injury or property damage arising out of the performance of their duties during their volunteer assignment. This coverage is more than and noncontributing with any other valid and collectible insurance that the AmeriCorps Senior may have.

The **excess automobile liability insurance** coverage provides an extra layer of protection for AmeriCorps Seniors as a registered volunteer driver while performing their duties. This insurance applies only after AmeriCorps Seniors' own insurance is exhausted, or the policy's retention has been exceeded. This coverage protects AmeriCorps Seniors for bodily injury or property damage claims arising out of the operation of their own vehicle, during their volunteer assignment. It is important to remember that AmeriCorps Seniors must maintain their own auto liability coverage at least equal to the state-required minimums. Also, this coverage does not apply to any damage to AmeriCorps Seniors' vehicle.

If you have any questions concerning these supplemental insurances, then please contact Danielle Ochs, RSVP Project Coordinator, by email at dochs@ccaofpa.org or by phone 814-643-4202 ext. 4202.

You can also visit CIMA's Web site, www.cimaworld.com. They have copies of these policies along with additional information concerning the extent and the limitations of these policies.



Happy Holidays from Center for Community Action – Huntingdon County Office

The Huntingdon County Center for Community Action (CCA) office wishes everyone Happy Holidays! May this season be filled with joy, love, and laughter. Here's to a bright and exciting new year ahead!

Back row (left to right): Samantha Ochs, Danielle Ochs, Cheryl Spickler, Alisha Grove, Nakisha Hicks, Sonnie Bumgardner, Sabrina Fagley, Jodee Ruby, and Tammy Rowe.
Front row (left to right): Tiffany Coffey, Lynda Shingler, and Kristen Veitch



New Year to Volunteer!

As we bid farewell to 2024, it's time to reflect on the moments, milestones, and memories that defined this year. Now, as 2025 dawns, we welcome a fresh chapter filled with opportunity, growth, and hope. Below are quiz questions for New Year's Day and the answers to this quiz will be posted in the next RSVP newsletter.

1. What is the number one city in the United States where people go to celebrate New Year's Eve?
 - a. New York City, New York
 - b. Las Vegas, Nevada
 - c. Orlando, Florida (Disneyworld)
2. Approximately how many people gather in Times Square every year for New Year's Eve?
3. What year marked the first Times Square New Year's celebration?
4. Before the ball dropped in Times Square, how did New York City celebrate?
5. Yes or No: Does the Time Square ball stay up all year long?
6. How many Time Square balls have there been?
7. How many colors can the Times Square New Year's Eve Ball display?
8. What is written on the confetti that's thrown in Times Square at New Years?
 - a. People's new year resolutions
 - b. People's favorite foods
 - c. People's wishes
9. Instead of a ball, what does Miami Florida ring in the New Year with?
10. What city drops a giant chocolate kiss on New Year's Eve?
11. What famous parade takes place on New Year's Day in Pasadena, California?
12. What's the most popular song associated with New Years?
13. What does the popular song titled "Auld Lang Syne" mean in English?
14. Who is credited with writing the poem "Auld Lang Syne"?
15. Why do some people eat something round (bagels, donuts, etc.) on New Years?
16. What do people in the Southern United States eat for good luck on New Year's Eve?
17. True or False: New Year's Day has the highest rate of car thefts of any day of the year.
18. What's the number 1 resolution that people make for the new year?
19. Which country is it considered good luck to break plates at someone's door on New Years?
20. Why was there panic when the year 1999 switched to 2000?



January Birthdays

5-Charles Grove
6-Bonnie Haverstock
8-Bill Benson, III
8-Barb Grove
12-Dolly Grissinger
14-Mare Beatty-Sharisky
14-Peggy Fields
14-James Gatehouse
22-Joni Garber
23-Eric Glover
24-Philip Conlin
25-Ben Kreidler
27-Barb Stapleton
29-Carolyn Parks
30-Andrea Reffner



February Birthdays

3-Cathie Yingling
11-Scottie Scott
13-Becky DeArmitt
16-Gini Kelley
19-Millie Foust
22-Connie Angeski
25-Kitty Lucas

Answers to Volunteers are Winners in Winter Quiz

Below are Answers to the November/December newsletter quiz:

1. The word winter comes from an old Germanic word. What does it mean? **Time of water**
2. When is the winter solstice? **Saturday, December 21**
3. Which U.S. state has the most snow days per year? **Alaska**
4. How big was the largest snowflake ever spotted? **15 inches wide**
5. How fast do snowflakes fall on average? **3 to 4 mph**
6. How many people were involved in the largest snowball fight ever? **7,681 individuals**
7. How tall was the largest snowman ever built? **113 feet**
8. What is the coldest temperature ever recorded at ground level on Earth? **-128.6 °F**
9. What continent has the coldest temperature ever recorded? **Antarctica**
10. In which country is the International Hair Freezing Contest held? **Canada**
11. What is the traditional winter dwelling of the Inuit? **Igloo**
12. When bears sleep during the winter, what is it called? **Hibernation**
13. What animal famously predicts the length of winter every February? **A groundhog**
14. What animals have a dewlap, a flap of skin under their throat, which helps regulate their body temperature? **Moose**
15. What animal has the densest fur of any land mammal? It helps them stay warm in the Andes Mountains. **Chinchilla**