

COVID-19

Answers to Frequently Asked Questions

BACKGROUND

What is COVID-19?

Coronaviruses are a family of viruses that can cause a range of illnesses from the common cold to severe diseases. This virus has been named “SARS-COV-2” and the disease it causes has been named “coronavirus disease 2019,” abbreviated “COVID-19.”¹

COVID-19 is the disease caused by the most recently discovered coronavirus in December 2019. The World Health Organization (WHO) declared the outbreak a pandemic, which is an epidemic that spreads across multiple countries or continents, affecting a large population.¹

How is COVID-19 transmitted?

The disease can spread from person to person through small droplets from the nose or mouth which are spread when a person with COVID-19 coughs or

exhales. These droplets land on objects and surfaces around the person. Other people then catch COVID-19 by touching these surfaces, then by touching their eyes, nose or mouth. People can also catch COVID-19 if they breathe in droplets from a person with COVID-19 who coughs or exhales droplets. This is why it's important to stay more than 1 meter (3 feet) away from a person who is sick.²

What are the symptoms of COVID-19?

The main symptoms of COVID-19 resemble those of a bad cold or the flu, which can make detection difficult. They include, fever, cough, and shortness of breath. More severe cases can cause pneumonia, severe acute respiratory syndrome, and even death. The incubation period is up to 14 days.

PREVENTION & TREATMENT

What can I do to protect myself from COVID-19?

- › Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer
- › Avoid touching your eyes, nose, and mouth
- › Remain at home if possible
- › Avoid close contact with sick people
- › Avoid visiting crowded places
- › If you need to travel, make sure to follow [guidelines](#) to avoid illness

Can COVID-19 be treated?

There is no antiviral treatment recommended for COVID-19. People infected with COVID-19 should receive care to help relieve symptoms.³

Should I wear a face mask?

Wearing a medical mask can help limit the spread of some respiratory disease, but using a mask is not guaranteed to stop infection.

World Health Organization (WHO) advises using masks only if you have respiratory symptoms (coughing or sneezing), or suspected COVID-19 infection with mild symptoms, or are caring for someone with suspected COVID-19 infection.²

Visit the [World Health Organization \(WHO\)](#) for more information.

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Offered by: Cigna Health and Life Insurance Company or its affiliates.

POPULATION RISK ASSESSMENTS

Who is at risk for infection?

People living or travelling in an area where the COVID-19 virus is circulating may be at greater risk of infection.

Health workers caring for persons who are sick with COVID-19 are at greater risk and should protect themselves with appropriate prevention and control procedures.²

What is the current risk?

This is an evolving situation and the risk assessment in affected regions is changing daily. Visit the [World Health Organization \(WHO\)](#) website for up to date information.

Where can I get the latest travel guidelines?

The WHO provides ongoing [travel advice](#) on their website, including the identification of affected areas worldwide, recommendations for international travelers, and reminders to all countries on how to increase monitoring, awareness, and protection against COVID-19.

CIGNA COVERAGE & INFORMATION

Do Cigna plans cover treatment for COVID-19 now that it's categorized as a pandemic?

Cigna medical plans cover medically necessary claims related to infectious diseases and medical conditions according to the terms of the medical plan. Please refer to the terms in your plan for coverage details.

Does Cigna cover testing of asymptomatic business travelers for COVID-19?

Testing asymptomatic persons is not indicated and against the advice of the World Health Organization (WHO).^{2,3} Cigna will cover medically necessary testing when medically indicated. Please refer to the terms in your plan for coverage details.

Does Cigna recommend proactive testing for business travelers who were in an area of possible exposure?

Testing for COVID-19 is not medically indicated unless symptoms are present (fever, cough, and shortness of breath).^{2,3}

Will Cigna help locate and/or support the procurement/shipping of supplies such as gloves, masks, thermometers, and hand sanitizers to customers?

Disposable face masks, gloves, thermometers and hand sanitisers are sold without a doctor's prescription. As such, Cigna does not have access to supplies of these items which are not generally covered under the terms of our medical plans.

Does Cigna cover the cost of face masks and respirators if I choose to use these to avoid the virus?

Please refer to the terms in your plan for coverage details.

Where can I go for more information about the COVID-19 pandemic?

You can get the latest updates and information from the [World Health Organization \(WHO\)](#). Cigna is also committed to keeping you informed as the situation develops. Communications are being posted and updated as appropriate in various locations, including [CignaGlobalHealth.com](#) and your local customer portal.

What can I do if I think I've contracted COVID-19 or I'm not feeling well?

Cigna recommends that members should always follow the instructions of local health authorities. Telehealth is increasingly being viewed as a key way to help fight the COVID-19 outbreak and also access medical support for other non-urgent care. If included in the plan, we encourage our customers to take control of their health and well-being, and access our Telehealth service for medical support and advice whenever they need it, from the comfort of their home.

Does Cigna offer telehealth services? If so, how do I access the service?

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What can I do if I'm feeling anxious or stressed about COVID-19?

Times like these can leave people feeling overwhelmed. Cigna provides resources to help manage stress and anxiety. Find out more in your customer portal or by contacting your customer helpline.

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1. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, March 19, 2020
2. World Health Organization, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, March 19, 2020.
3. Certain services require employer subscription.
4. Telehealth services may not be available in all jurisdictions. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered and prescriptions are not guaranteed to be written. Providers are solely responsible for any treatment provided and are not affiliated with Cigna. Not all providers have video chat capabilities and video chat may not be available in all areas. Telehealth providers are separate from your health plan's provider network.

This information is for educational purposes only. It is not medical advice and should not be used as a tool for self-diagnosis. Always consult with your provider for appropriate examinations, treatment, testing and care recommendations. Your use of this information is at your sole risk. Products and services are subject to availability and may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Terms and conditions may apply. Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Avenue de Cortenbergh 52, 1000 Brussels and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection.