

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.

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.

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 may change daily. Visit the [World Health Organization](#) (WHO) for more 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 customers for COVID-19?

Testing asymptomatic persons is not indicated and against the advice of the World Health Organization (WHO).² 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 customers 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

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

Cigna is not a medical supplier and encourages customers seeking supplies such as gloves, masks, thermometers, and hand sanitizers to visit local suppliers and clinics. Please refer to the terms in your plan for coverage details.

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 www.cignaglobal.com.

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

Cigna recommends that customers should always follow the instructions of local health authorities. Telehealth is increasingly being viewed as a key way to fight the COVID-19 outbreak and also access medical support for other non-urgent care. We encourage you to take control of your health and wellbeing, and access our Global Telehealth* service for medical support and advice whenever you need it, from the comfort of your own home or wherever you are on assignment.

*Global Telehealth is not for use in emergency situations. In case of an emergency, dial the local emergency number for the country you are in.

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

You can speak directly with a doctor via phone or video consultation by accessing Cigna Global Telehealth through the [Cigna Wellbeing](#) app.

What do I do if I am struggling to meet my premium payments?

if you are struggling to meet your premium payments as a result of the COVID-19 Pandemic, please get in touch with us via your customer helpline and we can outline the various options available to you.

Are there any other services available?

A new COVID-19 risk assessment tool is now available.

We have partnered with Infermedica, to offer a free, web-based interactive triage tool that assesses the COVID-19 risk.

This risk assessment tool offers additional support to help provide you with peace of mind during these challenging and unprecedented times.

How does the Risk Assessment tool work?

The tool allows you to answer questions around symptoms, risk factors and recent exposure. In turn, you will receive recommendations on next best steps for care. This is not a screening tool, it also offers links to health authorities if available and educational advice about how to keep safe.

To access this new tool, [click here](#).

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.

Together, all the way.®



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.

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