

# 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.”<sup>1</sup>

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.<sup>1</sup>

#### 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 at least 1 meter (3 feet) away from a person who is sick. Please note local guidance on recommended distance may vary.

#### 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 a new cough, fever and change in smell or taste. More severe cases can cause pneumonia, severe acute respiratory syndrome, and even death. The incubation period is up to 14 days.

### PREVENTION

#### 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 sanitiser
- › 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

#### Should I wear a face mask?

Please refer to the World Health Organisation (WHO) for the latest advice regarding the use of cloth or medical grade masks.

Regional authorities are taking different approaches to mandating the use of face masks and coverings in different settings so please also refer to local guidance for the latest information in your region.



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

## POPULATION RISK ASSESSMENTS

### Who is at risk of 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.

### 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.

Regional authorities are also providing advice so please refer to local guidance for the latest information in your region.

### 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 travellers, and reminders to all countries on how to increase monitoring, awareness, and protection against COVID-19.

Regional government authorities are taking different approaches to travel advice so please also refer to local guidance for the latest information in your region.

## CIGNA COVERAGE & INFORMATION

### How will the cost of a COVID-19 vaccine and any boosters be covered?

It is possible that the cost of the COVID-19 vaccine and any boosters will be covered through local social security programmes or governmental agencies. When an approved COVID-19 vaccine and boosters become available in a location through the local social security programmes or governmental agency, then we recommend that local government advice is followed and the local health system or government programme is accessed where available. This helps local governments track the number of vaccinations administered and monitor the effectiveness of the vaccine.

In most cases, the local social security programme or governmental agency is the recommended route for the COVID-19 vaccine and any boosters. However, there may be circumstances when the vaccine and any boosters will need to be administered privately.

If the vaccine needs to be delivered in a private setting, and the Cigna plan includes coverage for clinically appropriate vaccines, then the COVID-19 vaccine and any boosters will be covered. Coverage will be according to the plan's terms and conditions, and subject to the appropriate local regulatory authorities deeming the vaccine to be safe and efficient in the country where it will be administered.

We cannot guarantee the availability of the vaccine in any location and Cigna cannot control how or when the vaccine is distributed.

### Do Cigna plans cover the COVID-19 vaccine for children?

If the vaccine needs to be delivered in a private setting, and the Cigna plan includes coverage for clinically appropriate vaccines, then the COVID-19

vaccine and any boosters will also be covered for dependent children on the plan. Coverage will be according to the plan's terms and conditions, and subject to the appropriate local regulatory authorities deeming the vaccine to be safe and efficient in the country where it will be administered and for the respective age of that child.

### Do Cigna plans cover treatment for COVID-19?

Cigna medical plans cover medically necessary claims related to infectious diseases and medical conditions, even if you have not received the relevant vaccines, and according to the terms of the medical plan. Please refer to the terms in your plan for coverage details.

### When does the extension period of Cigna's cost share waiver and other measures end?

When the COVID-19 pandemic broke last year we were faced with many uncertainties in unprecedented circumstances. We moved quickly to provide you with some peace of mind in these uncertain times by removing co-pay and deductibles for COVID-19 related treatments, widening access to Telehealth through your own specialist providing virtual consultations and, where available, expanding access to our Global Telehealth services. Note that some clients may have opted out of these temporary measures.

These were always intended as temporary measures until a more certain future was known and we continued to extend these throughout the pandemic. When the current extension ended on 31<sup>st</sup> March 2021, it represented a full year of extended benefit for these temporary measures.

We are pleased to confirm that we will continue to cover Telehealth where available through your own specialist providing virtual consultations. Please note that, if available on your plan, you can still access Cigna Global Telehealth and speak directly with a doctor via phone or video consultation through the [Cigna Wellbeing™](#) app.

As a result of more rigorous lockdowns and increased access to vaccinations, the number of COVID-19 cases and hospitalisations are beginning to reduce in many countries. While some uncertainty remains, it is clear that COVID-19 and any long term medical impacts have quickly become established as part of our on-going medical landscape. Effective 1<sup>st</sup> April 2021, COVID-19 related expenses are considered and supported in the same manner as the rest of your benefit design. As the temporary measures we introduced were in addition to policy terms and conditions, there are no contractual changes required.

We recognise the challenges and uncertainties presented by the pandemic and will continue to support you in other areas, by sharing important information and developments related to the COVID-19 crisis offering consultative solutions through our other tools, programs and information campaigns.

## Does Cigna cover COVID-19 testing?

Cigna will cover medically necessary testing for COVID-19, in line with plan coverage for diagnostics for other illnesses, and according to the World Health Organization (WHO) guidelines.

PCR testing and rapid antigen testing for COVID-19 are covered in line with the plan's coverage for diagnostics for other illnesses and:

- › for symptomatic individuals if medically necessary per WHO or national guidelines i.e. when experiencing symptoms such as a new cough, fever and change in smell or taste; or
- › for asymptomatic individuals who know, or suspect, that they have been exposed to an individual with a laboratory confirmed case of COVID-19; or
- › for asymptomatic individuals who are being admitted to hospital for any treatment, and COVID-19 testing is required as part of the hospital's standard disease control and prevention admission process.

## CIGNA COVERAGE & INFORMATION (CONT.)

### When is testing not covered?

Cigna will not cover COVID-19 related diagnostics for:

- › serology antibody testing
- › home testing kits
- › Over-the-Counter (OTC) tests\*
- › testing for population or public health screening including but not limited to, the following:
  - determine prevalence of COVID-19 infection in the community or congregate setting
  - return-to-work / employment
  - return-to-school
  - participation in sports
  - routine and/or executive physicals
  - travel

Please note that these COVID-19 related diagnostics will not be covered, regardless whether you have received the COVID-19 vaccine and booster vaccines or not, even if you are not eligible for the COVID-19 vaccines.

\*for OTC tests in the U.S. please refer to the additional information below

### What extra COVID-19 testing will Cigna cover in the U.S.?

For any covered persons in the U.S., Cigna will cover Over-the-Counter (OTC) COVID-19 self-test kits provided in the U.S. (United States of America) from 15th January 2022 through to 15th April 2022. The

following guidelines apply for this period:

- › Tests will be covered for diagnostic use only (where the individual is symptomatic or is believed to have been exposed to COVID)
- › Tests must be provided without a health care provider order or individualised clinical assessment
- › Tests for employment purposes will not be covered in the U.S.
- › Tests must be purchased and delivered within the U.S and appear on the U.S. Food and Drug Administration (FDA) approved list of tests.
- › The cover does not extend to kits purchased or delivered outside of the U.S.
- › Tests provided in the U.S. through Cigna's pharmacy network, will be reimbursed in full up to a maximum of 8 tests per member per month.
- › Tests provided in the U.S. outside of Cigna's pharmacy network, will be reimbursed up to \$12 per test up to a maximum of 8 tests per member per month.
- › Each test is counted separately. If multiple tests are sold in one package each individual test counts towards the quantity limit.
- › This cover is in addition to existing cover for COVID-19 tests performed by health care providers. Those tests are not subject to the 8 per month quantity limit.

Please note that some clients may have opted out of this cover.

## At Home Test Claims Submission

In order to be reimbursed, tests should not be for employment purposes and all customers should pay for the tests at the time of purchase and then submit a claim to Cigna that includes the following:

- › Purchase receipt including date of purchase, price, and clearly detailing the purchase of approved OTC COVID test documented
- › Where the tests have been provided by Cigna's pharmacy network, reimbursement will be 100%. Where sourced outside our pharmacy network, members will be reimbursed up to \$12 per test. In both instances, cover is restricted to 8 tests per person per month. The claims cost will flow into your claims experience as usual.

For information on free at-home testing please refer to [COVIDtests.gov](https://www.covidtests.gov) - [Free at-home COVID-19 tests](#)

## Does Cigna cover testing and treatment for COVID-19, even if I have not had the COVID-19 vaccine or booster vaccines?

Yes, Cigna will cover testing and treatment for COVID-19 according to plan coverage terms and as referenced in this document, even if you have not had the COVID-19 vaccine.

## Will Cigna help locate and/or support the procurement/shipping of supplies such as gloves, masks, thermometers, and hand sanitisers 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 and dental plans.

Shipping costs of supplies, including COVID-19 vaccine, are also not covered.

## 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 \(WHO\)](https://www.who.int). 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](https://www.cignaglobalhealth.com) and your local customer portal.

## What can I do if I'm feeling unwell?

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.

## Does Cigna offer telehealth services?

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 your plan, we encourage you to take control of your health and well-being, and access our Telehealth service for medical support and advice whenever you need it, from the comfort of your home.

## 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 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 only 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 do I do if I think I have COVID-19 symptoms?

We recommend that you follow local government advice and use your local health system where available. This helps local governments track the disease, find out more about how the virus spreads and how those who are infected can be treated most effectively.

## 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 [Cigna Wellbeing™](#) app, customer portal or by contacting your customer helpline.

You can also view a short video [here](#) with one of our Cigna doctors providing some helpful advice on managing your psychological health.

## What is Long Covid?

When suffering from Covid-19, most people start to feel better after a few weeks. However, for some people, symptoms can continue for a longer period. The UK National Institute for Health and Care Excellence (NICE) [guideline scope](#) published on 30 October 2020 defines Long COVID, otherwise known as post-COVID syndrome, as:

“Signs and symptoms that develop during or after an infection consistent with COVID-19, continue for more than 12 weeks and are not explained by an alternative diagnosis.”

The guidelines suggest a patient may suffer from clusters of symptoms, often overlapping, which can fluctuate and change over time and can affect any system in the body. There is not thought to be any link between how severe a patient’s Covid symptoms have been and whether they go on to suffer from Long Covid.

## What is Cigna’s approach to Long Covid?

Cigna will cover testing and treatment for symptoms of Long Covid, in line with plan coverage for diagnostics and treatment for other illnesses.



1. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, March 19, 2020

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 Plantin en Moretuslei 309, 2140 Antwerp, Belgium 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.