

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 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 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

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.

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 government authorities are taking different approaches to travel advice so please also 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 travelers, 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?

The cost of the COVID-19 vaccine and any boosters will be covered through the NHS with availability determined by the government's roll out plan based on its prioritisation and distribution strategy across each country within the UK.

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

Vaccinations are not typically covered by Cigna's UK health insurance plans.

Will I still have access to private care during the COVID-19 pandemic?

Please be assured that our nurses and customer service teams continue to be available to you on the phone and via live chat. And your access to a range of healthcare support by telephone, video call and online remains unchanged. This includes physiotherapy and Cognitive Behavioural Therapy (CBT).

We are working closely with our hospital partners to ensure we continue to provide you with the most up to date information regarding lockdown and their impact on capacity and access to elective non-urgent inpatient care and outpatient care within the private hospital sector.

During any surges in COVID-19 cases in the UK, some hospitals may be delaying private treatment. If you have outpatient or inpatient treatment booked in the coming days or weeks, we recommend you contact your consultant to confirm if your treatment is likely to be affected.

Do Cigna plans cover treatment for COVID-19?

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.

Please note that in the UK all patients with COVID-19 will be tested and treated by the NHS, regardless of whether they are in an NHS or private hospital.

What temporary measures did Cigna introduce to provide peace of mind and do these still apply?

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 during these uncertain times by widening access to Telehealth where available through your own specialist providing virtual consultations and also removing the emergency exclusion on NHS cash benefit. Note that some clients may have opted out of these measures.

These were always intended to be temporary measures until a more certain future was known and we extended these for several periods from 1st April 2020. The majority of temporary measures, including waiver of the emergency exclusions on NHS cash benefit, ended on 31st March 2021, representing a full year of extended benefit for these 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.

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 1st 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?

Please note that in the UK all patients with COVID-19 will be tested and treated by the NHS, regardless of whether they are in an NHS or private hospital.

If not available locally free-of-charge through the

NHS, Cigna will cover medically necessary testing for COVID-19 and related doctor visits on an outpatient basis. 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.

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

CIGNA COVERAGE & INFORMATION

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
 - 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 of whether you have received the COVID-19 vaccine and booster vaccines or not, even if you are not eligible for the COVID-19 vaccines.

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). 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 do I do if I think I have COVID-19 symptoms?

Stay at home if you have any of the following symptoms:

- › a high temperature – this means you feel hot to touch on your chest or back (you do not need to measure your temperature)
- › a new, continuous cough – this means coughing a lot for more than an hour, or 3 or more coughing episodes in 24 hours (if you usually cough, it may be worse than usual)
- › loss or change to sense of taste or smell (anosmia)

Do NOT go to a GP surgery, pharmacy or hospital. The NHS have created an online COVID-19 service, you should use this rather than calling 111. Only call 111 if you cannot get help online.

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.

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 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?

Our standard approach to Long COVID is driven by NICE guidelines and our definition of 'acute' symptoms within our standard UK medical policy terms. We cover diagnostics and treatment for symptoms up to the point where we determine the condition as being chronic. Formal diagnosis of Post-COVID-19 Syndrome will be seen as an indication that the illness has become chronic but each case will be reviewed on its specific circumstances.

Much is still unknown about Long COVID and guidelines will continue to evolve as new evidence, policy and practice emerges. We will continue to review our approach as more becomes known about the long term implications of COVID-19.

Together, all the way.®



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. Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorised personnel. Copyright © Cigna 2021. All rights reserved. Cigna European Services (UK) Limited, registered in England (UK Company no. 199739), at 13th Floor, 5 Aldermanbury Square, London, EC2V 7HR. VAT Registration No. 740445451 ("Cigna")

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