

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.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.³

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?

The U.S. Centers for Disease Control and Prevention (CDC) recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies), especially in areas of significant community-based transmission.

It is critical to emphasize that maintaining 6-foot social distancing remains important to slowing the spread of the virus. The CDC is additionally advising the use of simple cloth face coverings to slow the spread of the virus and help people who may have the virus and do not know it from transmitting it to others. Cloth face coverings fashioned from household items or made at home from common materials at low cost can be used as an additional, voluntary public health measure. →

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PREVENTION & TREATMENT (CONT.)

Should I wear a face mask? (CONT.)

The cloth face coverings recommended are not surgical masks or N-95 respirators. Those are critical supplies that must continue to be reserved

for healthcare workers and other medical first responders.⁴ [Visit the CDC website](#) for more information.

POPULATION RISK ASSESSMENTS

Who is at risk for infection?

People living or traveling 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 in the U.S.?

This is an evolving situation and the risk assessment may change daily. Visit the [Centers for Disease Control and Prevention](#) (CDC) 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 will waive customer cost-sharing and co-payments for COVID-19-related treatment through July 31, 2020, for customers who are covered under Cigna's insured plans for Americas-issued policies. The waiver applies to both in- and out-of-network U.S. care and international care. Administrative Services Only (ASO) self-funded plans may opt-out of waivers.

Through Cigna's COVID-19 Customer Protection Program, Cigna is taking further action to protect customers located in the U.S. from unexpected bills related to COVID-19. Cigna will work on behalf of the customer to support and resolve any surprise billing issues for COVID-19 care by out-of-network providers. Customers should call the number on their ID card for immediate support and guidance.

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

Testing asymptomatic persons is not indicated and against the advice of the U.S. Centers for Disease Control (CDC) and 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}

What is Cigna doing to help with the costs their customers face for COVID-19 testing?

Cigna will waive the costs associated with the COVID-19 test for customers with Cigna fully insured plans. This includes copays, coinsurance, and deductibles.

Cigna will also waive customers' out-of-pocket costs for COVID-19 testing-related visits with in-network providers — whether at a doctor's office, urgent care clinic, emergency room, or via telehealth — through July 31, 2020. ASO self-funded benefit plans may opt out of waivers.

Cigna will work on behalf of the customers located in the U.S. to support and resolve any surprise billing issues for COVID-19 testing-related visits with out-of-network providers. Customers should call the number on their ID card for immediate support and guidance.

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. →

CIGNA COVERAGE & INFORMATION (CONT.)

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 \(WHO\)](#) and, for U.S.-based Cigna customers, the [Centers for Disease Control and Prevention \(CDC\)](#). 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 [Cigna Envoy](#).

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

Cigna customers whose plans include Global Telehealth^{5,6} and who are feeling sick have access to licensed doctors by phone or video through the [Cigna Wellbeing](#)^{TM,5,7} app. Those who have questions about preventing transmission of COVID-19 may visit the [World Health Organization \(WHO\)](#) and [Centers for Disease Control and Prevention \(CDC\)](#).

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

For Cigna plans that include telehealth services, you can speak directly with a doctor via phone or video consultation by accessing Cigna Global Telehealth⁵ through the [Cigna Wellbeing](#)^{5,7} app.

For Cigna Medical Benefits Abroad (MBA) plans, telehealth is available by direct dial through June 30, 2020. Please visit the MBA Member portal for the appropriate phone numbers.

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:

- › **Global Telehealth**^{5,6} – For plans that include telehealth services, speak directly with a doctor via phone or a video consultation using the [Cigna Wellbeing](#)^{5,7} mobile app.
- › **International Employee Assistance Program (IEAP)**⁵ – For Cigna plans that include EAP plans, the service offers counseling support to those in need. Call, reverse-charge, at **+44 208 987 6230**.
- › Global plan participants located in the U.S. can also access a 24-hour toll-free help line (**+1.866.912.1687**) that connects people directly with qualified clinicians who can provide support and guidance.



QUESTIONS ABOUT SYMPTOMS? CONNECT WITH CIGNA.

Customers can call the number on their ID card. Customers may have 24/7 access to a doctor with Cigna's Global Telehealth^{5,6}. Contact Cigna Customer Service to confirm if this service is available. Download the Cigna Wellbeing App^{TM,5,7} today to access.



Telehealth is not meant to be used in emergency situations. In case of an emergency, dial the local emergency number for the country you are in.

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1. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, May 22, 2020.
2. World Health Organization, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, May 22, 2020.
3. Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, May 22, 2020.
4. Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cloth-face-cover.html>, May 22, 2020.
5. Certain services require employer subscription.
6. Cigna offers global telehealth in partnership with Advance Medical. Advance Medical is now part of Teladoc Health, the global leader in virtual care. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service. 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.
7. The downloading and use of the Cigna Wellbeing App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. This material is provided for informational purposes only. It is believed accurate as of the date of publication and is subject to change. Such material should not be relied upon as legal or medical advice. As always, we recommend that you consult with your independent legal and/or medical advisors.

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