

COVID-19

What You Need To Know



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 DO I RECOGNIZE IT?

The main symptoms of COVID-19 resemble those of a bad cold or the flu, which can make detection difficult. They include:

- › Fever
- › Cough
- › Shortness of breath

More severe cases can cause pneumonia, severe acute respiratory syndrome, and even death. Symptoms may appear up to 14 days after exposure.



WHAT DO I DO IF I FEEL SICK?

- › If you show symptoms, please seek medical care immediately
- › Stay home. Restrict public activities outside your home, except for getting medical care
- › Wear a face mask when you are around other people
- › Cover your mouth with a tissue when you cough or sneeze
- › Wash your hands often with soap and water for at least 20 seconds
- › You may have 24/7 access to chat with a doctor, free of charge, wherever you are with Global Telehealth²

Together, all the way.®





WHAT CAN I DO TO PROTECT MYSELF?

- › 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
- › 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 transmission³
- › Maintain 6 feet (2 meters) between yourself and other people

COVERAGE INFORMATION

Cigna medical plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the medical plan. To help fight the spread of COVID-19, Cigna will waive co-pays or cost shares for fully insured customers for COVID-19 recommended testing, office visits and treatment through May 31, 2020. Organizations that offer ASO plans may include COVID-19 services as a benefit. Please refer to the terms in your plan for coverage details.

MORE INFORMATION

For more information on COVID-19 please follow the below links:

- › [World Health Organization](#)
- › [Centers for Disease Control and Prevention](#)

WORRIED ABOUT SYMPTOMS?

If you have any questions, call the number on your ID card. For plans that include telehealth services, you have 24/7 access to a doctor wherever you are with Cigna's Global Telehealth⁴. Download the Cigna Wellbeing™ App⁵ today to access. For Cigna MBA Customers, global telehealth is accessible via phone – see your member portal for details. Contact Cigna Customer Service to confirm if you have this service available.



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.

Together, all the way.®



1. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, March 11, 2020.

2. Contact Cigna Customer Service to confirm if you have this service available.

3. Centers for Disease Control and Prevention, <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>, April 4, 2020.

4. 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.

5. The downloading and use of the Cigna Wellbeing Mobile 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.

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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Life Insurance Company of North America, Cigna Behavioral Health, Inc., or affiliates and contracted companies. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

112730a 4/20 © 2020 Cigna. Some content provided under license.