

# 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”.<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 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 Telehealth<sup>2</sup>

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## 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 transmission<sup>3</sup>
- › 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 July 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.

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.

## 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 Telehealth<sup>4</sup>. Download the Cigna Wellbeing™ App<sup>5</sup> 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.

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1. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, May 22, 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 24, 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.

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