

COVID-19

Answers to Frequently Asked Questions

COVID-19 PREVENTION

What can I do to protect myself from COVID-19?

Guidance for those who are unvaccinated¹:

- Get vaccinated. For more information on COVID-19 vaccines please visit our [vaccine FAQ](#).
- 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 close contact with sick people
- Wear a face mask and stay 6 feet apart from others not in your household when indoors

Guidance for those who are vaccinated²:

- You can resume activities without wearing a mask or staying 6 feet apart, except where required by federal, state, local, tribal, or territorial laws, rules, and regulations, including local business and workplace guidance.
- Watch out for symptoms of COVID-19 especially if you have been around someone who is sick. If you have COVID-19 symptoms, get tested, stay home and away from others.
- Those who have health conditions or are taking medications that weaken their immune systems may not be protected even if they are fully vaccinated and should take the same precautions recommended for those unvaccinated.



Should I wear a face mask?

The U.S. Centers for Disease Control and Prevention (CDC) recommends that those not fully vaccinated and aged 2 or older, should wear a mask in indoor public places. They also recommend that vaccinated individuals in areas with substantial or high transmission of COVID-19 should return to wearing masks indoors, citing new data on the Delta variant.

In general, the CDC suggests you may not need to wear a mask in outdoor settings, however in areas with high numbers of COVID-19 cases, people should consider wearing a mask in crowded outdoor settings and during activities with close contact with others who are not fully vaccinated.

Those who have health conditions or are taking medications that weaken their immune systems may not be protected even if they are fully vaccinated, and according to the CDC, should take the same precautions recommended for those unvaccinated, including wearing a face mask.

Regardless of vaccination status, wearing a face mask that covers your nose and mouth is required on planes, buses, trains, and other forms of public transportation traveling into, within, or out of the United States and while indoors at U.S. transportation hubs such as airports and stations.

Per the CDC, wear a mask that:

- ✓ Has two or more layers of washable, breathable fabric
- ✓ Completely covers your nose and mouth and under the chin
- ✓ Fits snugly against the sides of your face without any gaps
- ✓ Has a nose wire to prevent air from leaking out of the top of the mask

For more information on mask guidance, [visit the CDC's Masks web page](#).

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POPULATION RISK ASSESSMENTS

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 [World Health Organization \(WHO\)](#) and [Centers for Disease Control and Prevention \(CDC\)](#) provide ongoing travel advice on their websites, including the identification of affected areas, recommendations for domestic and international travels.

CIGNA COVERAGE & INFORMATION

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

Cigna will cover medically necessary testing when medically indicated. Please refer to the terms in your plan for coverage details. Please consult your physician to discuss your specific situation if you may have had exposure with someone sick with, or known to be infected with COVID-19.

Does Cigna recommend proactive testing for business travelers?

Cigna recommends all customers, including those traveling for business, comply with state and local COVID-19 requirements.

Since the COVID-19 situation, including the spread of variants, is continually changing and differs from country to country, all travelers are advised to pay close attention to the conditions at their destination before traveling. The [Centers for Disease Control and Prevention \(CDC\)](#) and the [World Health Organization \(WHO\)](#) provide ongoing travel advisories and updates.

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 diagnostic test for customers, including testing-related visits for both in- and out-of-network providers —whether at a doctor's office, urgent care clinic, emergency room, or via telehealth —through January 15, 2022. This includes copays, coinsurance, and deductibles.

Where can I go for more information about the COVID-19 pandemic?

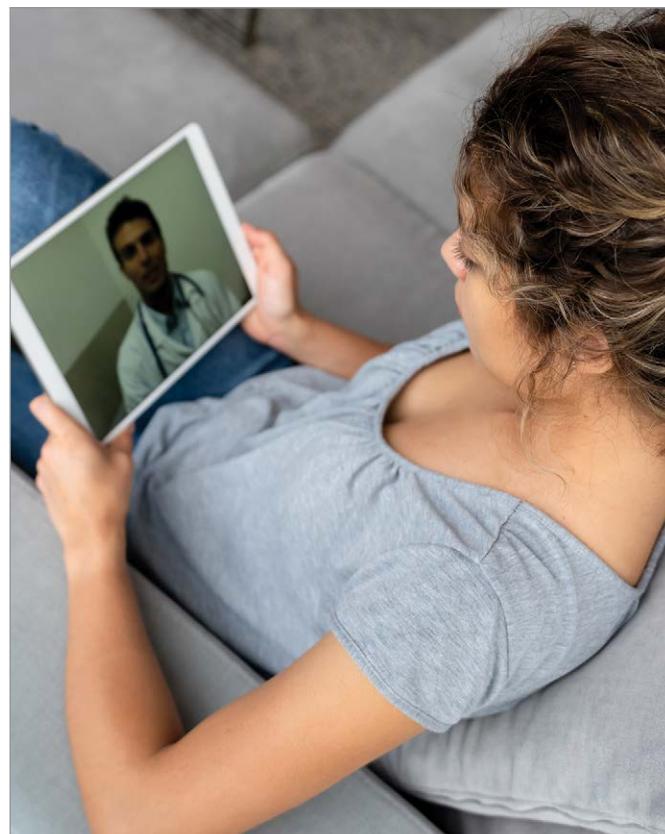
You can get the latest updates and information from the [Centers for Disease Control and Prevention \(CDC\)](#) (for U.S.-based Cigna customers) and the [World Health Organization \(WHO\)](#). Cigna is also committed to keeping you informed as the situation develops. Communications are being posted and updated as appropriate in various locations, including [CignaGlobalHealth.com](#) and [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^{©3,4} and who are feeling sick have access to licensed doctors by phone or video through the [Cigna Wellbeing™^{3,5}](#) app. Those who have questions about preventing transmission of COVID-19 may visit the [Centers for Disease Control and Prevention \(CDC\)](#) and the [World Health Organization \(WHO\)](#).

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 Telehealth⁴ through the [Cigna Wellbeing^{3,5}](#) app. For Cigna Medical Benefits Abroad (MBA) plans, telehealth is available by direct dial. Please visit the MBA Member portal for the appropriate phone numbers. →

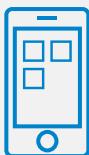


CIGNA COVERAGE & INFORMATION (CONT.)

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^{3,5}** – For plans that include telehealth services, speak directly with a doctor via phone or a video consultation using the [Cigna Wellbeing^{3,5}](#) 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^{®3,4}. Contact Cigna Customer Service to confirm if this service is available. Download the Cigna Wellbeing App^{TM3,5} 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.

Together, all the way.[®]



1. Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>, July 26, 2021.

2. Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/fully-vaccinated.html>, July 26, 2021.

3. Certain services require employer subscription.

4. Cigna offers global telehealth in partnership with Teladoc. 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 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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