

# 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.”<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 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, talks or sneezes. Those people who come into contact with these

droplets and then touch their eyes, nose, mouth, or simply breathe them in, can become infected with COVID-19.

This is why it's very important to maintain the safety distance recommended by the health authorities of at least 1.5 meters.

#### 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.<sup>2</sup>

### 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.
- › Ventilate the rooms.
- › Use the mask properly.
- › 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.<sup>3</sup>

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## POPULATION RISK ASSESSMENTS

### What is the current risk in Spain?

This is an evolving situation and the risk assessment in affected regions is changing daily. Visit the Ministerio de Sanidad, Consumo y Bienestar Social website for up to date 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

### Cigna covers COVID-19 treatment even if declared a pandemic?

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.

### In which cases does Cigna cover laboratory tests related to SARS-COV-2?

- › Prior to a hospital admission.
- › Prior to performing surgical interventions, childbirth or other invasive procedures in hospitalization or Day hospital.
- › In those situations that are medically necessary during an admission for COVID-19.

In addition to this coverage, Cigna incorporates the following Temporary Additional Guarantee (until March 1st, 2022) for patients with mild symptoms related to COVID-19 or so-called suspected cases by the documents of the [Autoridades Sanitarias Españolas](#).

The coverage established for these cases of mild symptoms is the following:

- › 1 PCR test per month and per insured.
- › 2 Antigen tests per month and per insured.

These tests are not mutually exclusive, that is, the insured may be carried out, as long as they meet clinical criteria, both tests (1 PCR and 2 Antigens) in the same month.

These tests must be prescribed by a physician (the prescriptions of the public health service are excluded), authorized by the company and must be carried out in the concerted centers designated by Cigna, understanding by concerted center those clinical analysis laboratories at street or in hospitals (centers not approved by the company such as pharmacies, wellness centers, dental centers, etc. are excluded).

They are not covered in the money-back guarantee.

This Guarantee may vary depending on the evolution of knowledge and the documents issued by the [Autoridades Sanitarias Españolas](#), in accordance with the appearance of new medical and / or scientific publications on SARS-COV-2 by which they are modified and / or canceled. the Protocols and Medical Guides established up to the date of this document.

We kindly ask you to keep an eye on future communications from us and, in case of doubt, contact Cigna by calling 91 418 40 40/93 301 06 56 or by email [servicio.cliente@cigna.com](mailto:servicio.cliente@cigna.com)

### In which cases Cigna does not cover diagnostic tests related to SARS-COV-2?

- › Asymptomatic patients who report close contact with a patient diagnosed with COVID-19.
- › Those diagnostic tests carried out in asymptomatic patients to lift isolation or to go to work.
- › Those tests that are required to travel.
- › Those whose purpose is epidemiological.

### Does Cigna cover testing of asymptomatic customers for COVID-19?

No, testing for COVID-19 is not medically indicated unless symptoms are present.

### 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 provider of medical supplies and recommends customers who need items such as gloves, masks, thermometers, and hand sanitizers to visit local providers and clinics.

### Does Cigna cover the cost of face masks and respirators if I choose to use these to avoid the virus?

No, in no case Cigna will provide or cover the cost of respirators and face masks.

### 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 the [Ministerio de Sanidad, Consumo y Bienestar Social](#) website. Cigna is also committed to keeping you informed as the situation develops. Communications are being posted and updated as appropriate in various locations, including [CignaInternational.com](http://CignaInternational.com) and your local customer portal.

## CIGNA COVERAGE & INFORMATION

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

As usual, Cigna customers who feel ill have access to licensed physicians, by phone or videoconference, through the [Cigna Wellbeing App™](#). If you have any questions regarding how to prevent the transmission of COVID-19 you can visit the website of the World Health Organization (WHO) or the website of Ministerio de Sanidad, Consumo y Bienestar Social.

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

You can speak directly to a doctor, by phone or by video conference, through the [Cigna Wellbeing App™](#).

### What can I do if I'm feeling anxious or stressed about COVID-19?

In situations like this many people can feel overwhelmed.

Cigna offers you the resources you need to control stress and anxiety through the [Cigna Wellbeing App™](#) mobile application, with which you can talk to a doctor by phone or videoconference, every day of the week.



As a Cigna member, through the [Cigna Wellbeing App™](#), you have our Telemedicine service at your disposal, which is of great value to solve any medical question you may have regarding COVID-19. This service will help you take control of your health and wellbeing and you will have medical assistance and advice at any time, no matter where you are. Download the Cigna Wellbeing App™ today to access the service.



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1. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, 19 de marzo de 2020

2. . Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, 19 de marzo de 2020.

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