

# 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 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. This is why it's important to stay at least 1 meter (3 feet) away from a person who is sick. Please note local guidance on recommended distance may vary.

#### 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 a new cough, fever and change in smell or taste. More severe cases can cause pneumonia, severe acute respiratory syndrome, and even death. The incubation period is up to 14 days.

### PREVENTION

#### 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 sanitiser
- › 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

#### Should I wear a face mask?

Please refer to the World Health Organisation (WHO) for the latest advice regarding the use of cloth or medical grade masks.

Regional authorities are taking different approaches to mandating the use of face masks and coverings in different settings so please also refer to local guidance for the latest information in your region.



Offered by: Cigna Health and Life Insurance Company or its affiliates.

## POPULATION RISK ASSESSMENTS

### Who is at risk of infection?

People living or travelling 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.

### What is the current risk?

This is an evolving situation and the risk assessment in affected regions is changing daily. Visit the [World Health Organization \(WHO\)](#) website for up to date information.

Regional authorities are also providing advice so please refer to local guidance for the latest information in your region.

### 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 travellers, and reminders to all countries on how to increase monitoring, awareness, and protection against COVID-19.

Regional government authorities are taking different approaches to travel advice so please also refer to local guidance for the latest information in your region.

## CIGNA COVERAGE & INFORMATION

### How will the cost of a COVID-19 vaccine be covered?

It is possible that the cost of the vaccination will be covered through local social security programmes or governmental agencies. When an approved COVID-19 vaccine becomes available in a location through the local social security programmes or governmental agency, then we recommend that local government advice is followed and the local health system or government programme is accessed where available. This helps local governments track the number of vaccinations administered and monitor the effectiveness of the vaccine.

In most cases, the local social security programme or governmental agency is the recommended route for the COVID-19 vaccine. However, there may be circumstances when the vaccine will need to be administered privately.

If the vaccine needs to be delivered in a private setting, and the Cigna plan includes coverage for clinically appropriate vaccines, then the COVID-19 vaccine will be covered. Coverage will be according to the plan's terms and conditions, and subject to the appropriate local regulatory authorities deeming the vaccine to be safe and efficient in the country where it will be administered.

The COVID-19 vaccine for children is not currently covered as research on clinical trials in young children and teenage children is still at an early stage, and therefore, the efficacy and safety of the vaccine for children is not yet understood.

We cannot guarantee the availability of the vaccine in any location and Cigna cannot control how or when the vaccine is distributed.

### Do Cigna plans cover treatment for COVID-19?

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.

### Does Cigna cover COVID-19 testing?

Cigna will cover medically necessary testing for COVID-19, in line with plan coverage for diagnostics for other illnesses, and according to the World Health Organization (WHO) guidelines.

PCR testing and rapid antigen testing for COVID-19 are covered in line with the plan's coverage for diagnostics for other illnesses and:

- › for symptomatic individuals if medically necessary per WHO or national guidelines i.e. when experiencing symptoms such as a new cough, fever and change in smell or taste; or
- › for asymptomatic individuals who know, or suspect, that they have been exposed to an individual with a laboratory confirmed case of COVID-19; or
- › for asymptomatic individuals who are being admitted to hospital for any treatment, and COVID-19 testing is required as part of the hospital's standard disease control and prevention admission process.

### When is testing not covered?

Cigna will not cover COVID-19 related diagnostics for:

- › serology antibody testing

- › home testing kits
- › Over-the-Counter (OTC) tests
- › testing for population or public health screening including but not limited to, the following:
  - determine prevalence of COVID-19 infection in the community or congregate setting
  - return-to-work
  - return-to-school
  - participation in sports
  - routine and/or executive physicals
  - travel

### **Will Cigna help locate and/or support the procurement/shipping of supplies such as gloves, masks, thermometers, and hand sanitisers to customers?**

Disposable face masks, gloves, thermometers and hand sanitisers are sold without a doctor's prescription. As such, Cigna does not have access to supplies of these items which are not generally covered under the terms of our medical and dental plans.

Shipping costs of supplies, including COVID-19 vaccine, are also not covered.

### **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.

### **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 \(WHO\)](#). 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 your local customer portal.

### **What can I do if I'm feeling unwell?**

Cigna recommends that members should always follow the instructions of local health authorities. Telehealth is increasingly being viewed as a key way to help fight the COVID-19 outbreak and also access medical support for other non-urgent care.

### **Does Cigna offer telehealth services?**

Telehealth is increasingly being viewed as a key way to help fight the COVID-19 outbreak and also access medical support for other non-urgent care. If included in your plan, we encourage you to take control of your health and well-being, and access our Telehealth service for medical support and advice whenever you need it, from the comfort of your home.

### **Are there any other services available?**

A new COVID-19 risk assessment tool is now available.

We have partnered with Infermedica, to offer a free, web-based interactive triage tool that assesses COVID-19 risk.

This risk assessment tool offers additional support to help provide you with peace of mind during these challenging and unprecedented times.

### **How does the Risk Assessment tool work?**

The tool allows you to answer questions around symptoms, risk factors and recent exposure. In turn, you will receive recommendations on next best steps for care. This is not only a screening tool, it also offers links to health authorities if available and educational advice about how to keep safe.

To access this new tool, click [here](#).

### **What do I do if I think I have COVID-19 symptoms?**

We recommend that you follow local government advice and use your local health system where available. This helps local governments track the disease, find out more about how the virus spreads and how those who are infected can be treated most effectively.

### **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. Find out more in your Cigna Wellbeing app, customer portal or by contacting your customer helpline.

You can also view a short video [here](#) with one of our Cigna doctors providing some helpful advice on managing your psychological health.



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

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.

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. Cigna is a registered service mark and refers to Cigna Corporation and/or its subsidiaries and affiliates. Cigna Global Health Benefits is a trading name that refers to these subsidiaries and affiliates. European products and services are provided by, or through, such operating subsidiaries including (without limitation): Cigna Life Insurance Company of Europe S.A.-N.V and Cigna Europe Insurance Company S.A.-N.V (and their branches -between others- in Spain, the United Kingdom and Switzerland), both companies registered in Belgium at Plantin en Moretuslei 309, 2140 Antwerp, Belgium and subject to the prudential supervision of the National Bank of Belgium and to the Financial Services and Markets Authority in the field of consumer protection.