

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.”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 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.² 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, 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.

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
- › 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.³

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.

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

POPULATION RISK ASSESSMENTS

Who is at risk for 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.²

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.

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

Will I still have access to private care during the Covid-19 pandemic?

Please be assured that our nurses and customer service teams continue to be available to you on the phone and via live chat. And your access to a range of healthcare support by telephone, video call and online remains unchanged. This includes physiotherapy and Cognitive Behavioural Therapy (CBT).

We are working closely with our hospital partners to ensure we continue to provide you with the most up to date information. With the March 21st announcement that the government is purchasing all available private hospital sector capacity, access to elective non-urgent inpatient care and outpatient care will be impacted.

We understand that you may already have procedures scheduled and may already have heard from your consultant or hospital about the need to reschedule. Given the current situation, if you have out-patient or in-patient treatment booked in the coming days or weeks, we recommend you contact your consultant to confirm.

Do Cigna plans cover treatment for COVID-19 now that it's categorised as 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.

Please note that in the UK all patients with Covid-19 will be tested and treated by the NHS, regardless of whether they are in an NHS or private hospital.

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

Testing asymptomatic persons is not indicated and against the advice of the World Health Organisation (WHO).^{2,3} Cigna will cover medically necessary testing when medically indicated. Please refer to the terms in your plan for coverage details.

Does Cigna recommend proactive testing for business travelers who were in an area of possible exposure?

Testing for COVID-19 is not medically indicated unless symptoms are present (fever, cough, shortness of breath and loss of sense of smell).^{2,3}

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 plans.

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 \(WHO\)](https://www.who.int/emergencies/diseases/novel-coronavirus-2019). 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](https://cignaglobalhealth.com) and your local customer portal.

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

Stay at home if you have any of the following symptoms:

- a high temperature – this means you feel hot to touch on your chest or back (you do not need to measure your temperature)
- a new, continuous cough – this means coughing a lot for more than an hour, or 3 or more coughing episodes in 24 hours (if you usually cough, it may be worse than usual)
- loss or change to sense of taste or smell (anosmia)

Do NOT go to a GP surgery, pharmacy or hospital. The NHS have created an online [COVID-19](#) service, you should use this rather than calling 111. Only call 111 if you cannot get help online.

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 customer portal or by contacting your customer helpline.

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

2. World Health Organisation, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, March 19, 2020.

3. Certain services require employer subscription.

4. 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.

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