



COVID-19 PANDEMIC

Answers to Frequently Asked Questions

BACKGROUND

COVID-19 has been declared a pandemic. What is a pandemic?

A pandemic is the worldwide spread of a disease.¹ It happens when a virus emerges that easily infects people and spreads from person to person in an efficient, continuous manner.²

How is a pandemic different from an epidemic?

An **epidemic** is a sudden increase in the number of cases of a disease beyond what's normally expected in the population of a given area. A **pandemic** is an epidemic that has spread across multiple countries or continents, affecting a large population.³

Who decides to declare a disease a pandemic?

As the top global health agency, the World Health Organization (WHO) is relied upon to be the first to declare a disease a pandemic. The WHO doesn't factor a disease's severity of illness into their decision, but rather how far or fast a disease has spread — though they may take the overall burden of a disease into account before declaring a pandemic.

When was the last time there was a pandemic?

Prior to COVID-19, the last global pandemic was the novel influenza A (H1N1) virus in 2009.⁴

Where can I get the latest travel guidelines now that COVID-19 has been declared a pandemic?

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-19.⁵ This is an evolving situation and the risk assessment may change daily. Visit the [Center of Health Protection, Department of Health](#) for more information.

CIGNA COVERAGE & INFORMATION

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 [Center of Health Protection, Department of Health](#). 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](#).

We are also providing you with some useful information to help you understand more about COVID-19, its main symptoms and preventive measures. Click [here](#) to read the newly-published article at Cigna Smart Health Blog.

Do Cigna plans cover treatment for COVID-19 now that it's been categorized 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.

Does Cigna cover the cost of telehealth⁶ if I want to avoid going to a hospital or clinic?

Cigna is extending the coverage to include telehealth services⁶ for all members of Cigna Global Health Benefits plan during the coronavirus outbreak with immediate effect until 1st June 2020. The telehealth services cover doctor's consultation fee (via telephone or video) and prescription drugs in up to the benefit limits as long as it is medically necessary and is used for the diagnosis or treatment of a covered condition. Please note that the cost of the medication delivery and any administrative fees will not be covered by the plan. Please refer to the terms in your plan for coverage details.

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

You can receive counseling support through our International Employee Assistance Program (IEAP) – simply call us reverse-charge at **+44 208 987 6550**



QUESTIONS ABOUT SYMPTOMS? CONNECT WITH CIGNA.

Customers can call the number on their ID card or locate a nearby in-network doctor or medical facility using the Cigna Envoy mobile app or website [www.CignaEnvoy.com](#)

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.

1. World Health Organization, https://www.who.int/csr/disease/swineflu/frequently_asked_questions/pandemic/en/, February 27, 2020.
2. Centers for Disease Control and Prevention, <https://www.cdc.gov/flu/pandemic-resources/basics/faq.html>, February 27, 2020.
3. Centers for Disease Control and Prevention, <https://www.cdc.gov/csels/dsepd/ss1978/lesson1/section11.html>, February 27, 2020.
4. Centers for Disease Control and Prevention, <https://www.cdc.gov/flu/pandemic-resources/2009-h1n1-pandemic.html>, February 27, 2020.
5. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/travel-advice>, March 2, 2020.
6. 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.

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