



# CORONAVIRUS (COVID-19) PANDEMIC

## Answers to Frequently Asked Questions

### BACKGROUND

#### The coronavirus (COVID-19) was recently declared a pandemic. What is a pandemic?

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

#### How is a pandemic different than 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.<sup>3</sup>

#### 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 the coronavirus (COVID-19), the last global pandemic was the novel influenza A (H1N1) virus in 2009.<sup>4</sup>

#### Where can I get the latest travel guidelines now that the coronavirus (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 the coronavirus (COVID-19).<sup>5</sup>

## CIGNA COVERAGE & INFORMATION

### Where can I go for more information about the coronavirus (COVID-19) pandemic?

You can get the latest updates and information from the [World Health Organization \(WHO\)](#) and, for Singapore-based Cigna customers, the [Ministry of Health Singapore](#). Cigna is also committed to keeping you informed as the situation develops.

### Do Cigna plans cover treatment for the coronavirus (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.



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

As always, Cigna customers who are feeling sick have access to licensed doctors by phone or video with telehealth provider. Those who have questions about preventing transmission of the coronavirus (COVID-19) may visit the [Center for Disease Control and Prevention \(CDC\)](#) and [World Health Organization \(WHO\)](#).

### Does Cigna offer telehealth services? Does Cigna cover the cost of telehealth?

Cigna is extending the coverage to include telehealth services for all members of Cigna Global Health Benefits plan during the COVID-19 outbreak with immediate effect until 1st June 2020. The telehealth services cover doctor's consultation fee (via telephone or video) and prescription drugs up to the benefit limit as long as it is medically necessary and is used for the diagnosis or treatment of a covered condition. Members can arrange payment using a credit card with the telehealth service provider and submit the claim to Cigna for reimbursement. Please note that the cost of medication delivery will not be included in the plan. If your plan has already included telehealth services, you may continue to use the service with the designated telehealth provider.

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/](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.



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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