

CORONAVIRUS (COVID-19) OUTBREAK

Answers to Frequently Asked Questions



BACKGROUND

What is coronavirus?

Coronaviruses are a large family of viruses found in humans and animals. Some can infect humans and are known to cause illness ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS).¹

How is the coronavirus transmitted?

Most often, spread from person-to-person happens mainly via respiratory droplets produced when an infected person coughs or sneezes,

similar to how influenza spreads. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.²

What are the symptoms of coronavirus?

Symptoms can include fever, cough and shortness of breath. The Center for Disease Control and Prevention (CDC) believes that symptoms of COVID-19 may appear in as few as 2 days or as long as 14 after exposure at this time.²

PREVENTION & TREATMENT

Can coronavirus infection be prevented? What can I do to protect myself?

There is currently no vaccine to prevent COVID-19 infection. The best way to prevent infection is to avoid exposure. The Center for Disease Control and Prevention (CDC) recommends everyday preventive actions to help prevent the spread of respiratory viruses, including:²

- › Wash hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing or sneezing.
- › If soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- › Avoid touching your face with unwashed hands.
- › Avoid close contact with people who are sick.
- › Stay home when you are sick.
- › Cover your cough or sneeze with a tissue.
- › Clean and disinfect objects and surfaces using a household cleaning spray or wipe.

Can coronavirus be treated?

Currently there is no antiviral treatment recommended for COVID-19 infection. People infected with COVID-19 should receive care to help relieve symptoms.²

PREVENTION & TREATMENT (CONT.)

Should I wear a face mask?

Wearing a medical mask can help limit the spread of some respiratory disease, but using a mask is not guaranteed to stop infection. Other prevention measures should be followed, including hand and respiratory, hygiene and avoiding close contact – at least 3 feet (1 meter) distance between yourself and other people.¹

Visit the [Center for Disease Control and Prevention](#) (CDC) and [World Health Organization](#) (WHO) for more information.

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. At present, COVID-19 is circulating in China where the vast majority of COVID-19 cases have been reported. Those infected from other countries are among people who have recently traveled from China, or who have been living, or working closely with those travelers, such as family members, co-workers or medical professionals caring for a patient before they knew the patient was infected with COVID-19.¹

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.¹

What is the current risk in Asia?

This is an evolving situation and the risk assessment may change daily. Visit the [Center for Disease Control and Prevention](#) (CDC) for more information

ILLNESS AND TRAVEL IN CHINA & CONTACT WITH IMPORTED MATERIALS

Is it safe to travel?

At this time it is not recommended to travel to China.² Check your local government's official website for the most current travel advisories and recommendations.

If I am sick in China, can I select which clinic to visit?

If you have flu or cold symptoms, seek care from a health care provider. If you're currently in China and suffering from symptoms of illness, please seek care from a provider in the [Cigna Provider Directory](#).

Can the virus be transmitted through packages shipped from China?

People receiving packages are not at risk of contracting the new coronavirus. These types of viruses do not survive long on objects, such as letters or packages.²

CIGNA COVERAGE & INFORMATION

Do Cigna plans cover clients regardless how the coronavirus is categorized, i.e. as an epidemic versus pandemic?

Cigna medical plans cover medically necessary claims related to infectious diseases and medical conditions per the terms of the medical plan. Please refer to the terms in your plan for coverage details.

Does Cigna Global Employee Benefits Plan cover testing of asymptomatic business travelers for coronavirus screening?

Testing asymptomatic persons is not indicated and against the advice of the U.S. Centers for Disease Control (CDC) and World Health Organization (WHO).^{1, 2} Cigna will cover medically necessary testing when medically indicated. Please refer to the terms in your plan for coverage details.

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

Cigna is extending the coverage to include telehealth services 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 up to the benefit limits 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 the medication delivery will not be included in the plan.

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

Testing for coronavirus is not medically indicated unless symptoms are present (fever, cough and shortness of breath).^{1, 2}

Will Cigna help locate and/or support the procurement/shipping of supplies such as gloves, mask, thermometers and hand sanitizers to customers?

Cigna is not a medical supplier and encourages customers seeking supplies such as gloves, mask, thermometers and hand sanitizers to visit local suppliers and clinics. Please refer to the terms in your plan for coverage details.

Will Cigna post communications on various portals?

Cigna is committed to keeping you informed as the situation develops. Communications are being posted and updated as appropriate in various locations including on <https://www.cignaglobalhealth.com/> and [cignaenvoy.com](https://www.cignaenvoy.com).

Visit the [Center for Disease Control and Prevention \(CDC\)](https://www.cdc.gov) and [World Health Organization \(WHO\)](https://www.who.int) for more information.

1. World Health Organization, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, February 2, 2020.

2. Center for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, February 4, 2020.

3. Tele-health consultation services may not be available in all jurisdictions. Providers are solely responsible for any treatment provided and are not affiliated with Cigna. Tele-health consultation services 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.

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