

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 causes coronavirus disease 2019, abbreviated as COVID-19.¹

COVID-19 is a newly identified disease, first identified in December 2019, caused by a novel (or new) coronavirus that has not previously been seen in humans.¹ 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.

How is COVID-19 transmitted?

The disease spreads mainly from person to person, mainly through respiratory droplets produced when

an infected person coughs, sneezes, or talks. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Spread is more likely when people are in close contact with one another (within about 6 feet).²

What are the symptoms of COVID-19?

The main symptoms of COVID-19 resemble those of a bad cold or the flu, or even mild non-specific general symptoms of fatigue or headache, 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. Symptoms may appear within days of exposure to a person infected with COVID-19 or up to 14 days after exposure.³

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?

Treatments continue to evolve, and people who contract COVID-19 should receive supportive care from their treating providers to help relieve symptoms.³

Should I wear a face mask?

The U.S. Centers for Disease Control and Prevention (CDC) recommends that people wear masks in public settings, like on public and mass transportation, at events and gatherings, and anywhere they will be around other people. It is also critical to maintain 6-feet (about two arms' length) of social distance between yourself and people outside of your household. The CDC is additionally advising the use of cloth face masks to slow the spread of the virus and help people who may have the virus from transmitting it to others.

The type of masks and how you wear your mask are equally important. Per the CDC, wear a mask that:

- ✓ Covers your nose and mouth and secure it under your chin
- ✓ Fits snugly against the sides of your face

For more information on how to make, select, wear, remove, clean, and store your mask, [visit the CDC's Masks web page.](#) →

POPULATION RISK ASSESSMENTS

Who is at risk for infection?

People living or traveling 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 in the U.S.?

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

Do Cigna plans cover treatment for COVID-19 now that it's categorized as a pandemic?

Cigna will continue to waive customer cost-sharing and co-payments for COVID-19-related treatment through February 15, 2021, for customers who are covered under Cigna's insured plans for Americas-issued policies. The waiver applies to both in- and out-of-network U.S. care and international care. Administrative Services Only (ASO) self-funded plans may opt-out of waivers.

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

Testing asymptomatic persons is not indicated and against the advice of the U.S. Centers for Disease Control (CDC).² Cigna will cover medically necessary testing when medically indicated. Please refer to the terms in your plan for coverage details. Please consult your physician to discuss your specific situation if you may have had exposure to someone sick with, or known to be infected with COVID-19.

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, and shortness of breath).^{2,3}

What is Cigna doing to help with the costs their customers face for COVID-19 testing?

Cigna will waive the costs associated with the COVID-19 diagnostic test for customers with Cigna fully insured plans. This includes copays, coinsurance, and deductibles. ASO self-funded benefit plans may opt out of waivers.

Cigna will also waive customers' out-of-pocket costs for COVID-19 testing-related visits with in-network providers — whether at a doctor's office, urgent care clinic, emergency room, or via telehealth — through April 21, 2021. ASO self-funded benefit plans may opt out of waivers.

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

Cigna is not a medical supplier and encourages customers seeking supplies such as gloves, masks, thermometers, and hand sanitizers to visit local suppliers and clinics. 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 [Centers for Disease Control and Prevention \(CDC\)](#) (for U.S.-based Cigna customers) and 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 [Cigna Envoy](#).

What can I do if I think I've contracted COVID-19 or I'm not feeling well?

Cigna Medical Benefits Abroad (MBA) customers (and covered dependents who are traveling with the covered member, if included in their plan) have 24/7 access to global telehealth at no additional cost. Customers can speak directly with a licensed doctor - by phone or video - via the [Teladoc Global Health Complete app](#).

MBA customers can also call the Cigna MBA customer service center to schedule a telehealth appointment.

Those who have questions about preventing transmission of COVID-19 may visit the [Centers for Disease Control and Prevention \(CDC\)](#) and the [World Health Organization \(WHO\)](#). →

Does Cigna offer telehealth services? If so, how do I access the service?

Cigna Medical Benefits Abroad (MBA) customers (and covered dependents who are traveling with the covered member, if included in their plan) have 24/7 access to global telehealth^{4,5} at no additional cost. Customers can speak directly with a licensed doctor - by phone or video - via the Teladoc Global Health Complete app.

MBA customers can also call the Cigna MBA customer service center to schedule a telehealth appointment. The Cigna customer service team will document and forward the request. Our partners at Teladoc will then contact the customer directly to schedule the appointment (typically within 1-2 hours).

Refer to the [MBA telehealth flyer](#) for additional information and instructions to access the service.

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:

- **Global Telehealth^{5,6}** - Speak directly with a licensed doctor - by phone or video - via the **Teladoc Global Health Complete app**. MBA customers can also call the Cigna MBA customer service center to schedule a telehealth appointment.
- Global plan participants located in the U.S. can also access a 24-hour toll-free help line **(+1.866.912.1687)** that connects people directly with qualified clinicians who can provide support and guidance.



Teledoc on the go.

Download the Teladoc Global Health Complete app⁷ in the Apple App Store[®] and on Google Play[™].



Click on iOS or Android buttons or scan QR codes to download



QUESTIONS ABOUT SYMPTOMS? CONNECT WITH CIGNA.

Customers can call the number on their ID card. Customers have 24/7 access to a doctor with Cigna's Global Telehealth^{5,6}.

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.

Together, all the way.[®]



- Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/faq.html#Basics>, July 14, 2020.
- Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/faq.html#Spread>, July 14, 2020.
- Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, July 14, 2020.
- Certain services require employer subscription.
- Cigna offers global telehealth in partnership with Teladoc. All doctors are licensed in the countries where they practice medicine and are fully qualified and trained to provide this service. 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. Telehealth providers are separate from your health plan's provider network.
- Local carrier charges may apply in some regions.
- The downloading and use of the Teladoc Global Health Complete app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

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