

# COVID-19

## Answers to Frequently Asked Questions

### BACKGROUND

#### What is COVID-19?

Coronaviruses are a 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). The most recently discovered coronavirus causes coronavirus disease COVID-19.<sup>1</sup>

#### How is COVID-19 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.<sup>2</sup>

#### 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, or 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.<sup>2</sup>

### PREVENTION & TREATMENT

#### Can COVID-19 be prevented? What can I do to protect myself?

There is currently no vaccine to prevent COVID-19. 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:<sup>2</sup>

- › Wash hands often with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer of at least 60% alcohol
- › Avoid touching your eyes, nose, and mouth
- › Avoid close contact with people who are sick
- › Cover your cough or sneeze with a tissue, then throw the tissue in the trash
- › Clean and disinfect frequently touched objects and surfaces
- › If you need to travel, make sure to follow [these guidelines](#) to avoid illness while away

#### 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.<sup>2</sup>

## PREVENTION & TREATMENT (continued)

### Should I buy a face mask?

The CDC does not recommend that people who are well wear a facemask to protect themselves from COVID-19. Facemasks should only be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others. To help with the limited stock, the use of facemasks by the healthy should be reserved for health care workers and people who are taking care of infected individuals. Visit the [CDC's website](#) for additional frequently asked questions and answers.

## 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.

### For employers with locations impacted by COVID-19, what's recommended to protect staff on site?

Cigna advises employers to take the advice of their local health authorities and organizations including the [World Health Organization](#) and the [CDC](#). We also recommend ensuring that hand washing facilities and sanitizing hand gels are available. For additional tips, visit the [CDC's cleaning and disinfection web page](#).

### What is the current risk in the U.S.?

This is an evolving situation. Visit the [CDC](#) web site for more information.

## TRAVEL, SURFACES, AND SHIPPED PACKAGES

### Is it safe to travel?

Individuals in the U.S. should consult travel guidance provided by the [CDC](#).

### What should a traveler who has recently returned from an affected location do?

If you develop symptoms of illness, such as fever, cough or shortness of breath, within 14 days after travel, you should call your health care provider and mention your recent travel or close contact. If an employee feels sick, telehealth medical care options are available so employees can stay home and still get care. To access telehealth options, visit [my.cigna.com](#) and select the "Connect Now" button on the home page to talk with a doctor or nurse any time day or night. Testing for COVID-19 can only be done in a doctor's office or hospital.

### Can the virus be transmitted by touching infected surfaces or objects?

It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not the primary way the virus spreads. In general, coronaviruses do not live well outside of the body and the vast majority of transmission is by droplet from direct contact with infected individuals.

There is a lower risk of spread from products or packaging that are shipped over a period of days or weeks at ambient, refrigerated, or frozen temperatures. Members can take extra precautions by wiping down the external mailing package with a disinfectant wipe before they open, and always wash their hands after.

### Do Cigna plans cover COVID-19 testing, office visit, or telehealth services?

Customers who visit an in-network doctor, whether at an office, urgent care clinic, or hospital setting or those accessing telehealth services for a COVID-19 test-related screening will be covered at no cost to the customer through May 31, 2020. Cigna also eliminated patient out-of-pocket costs for the diagnostic testing, when it's recommended by a physician. This expanded coverage includes customers in the United States who are enrolled in Cigna's employer-sponsored plans, unless the customer is on an Administrative Services Only (ASO) plan that has chosen to opt out.

For questions about benefits and coverage, customers should visit [my.cigna.com](https://my.cigna.com) or call the toll-free number on the back of their insurance card for one-on-one direct access to assistance any time day or night.

### How can I access telehealth services?

Through May 31, 2020, Cigna covers COVID-19 test-related screenings with telehealth services at no cost to the customer for screening of COVID-19 symptoms, unless on an ASO plan that has chosen to opt out. To access telehealth options online, visit [my.cigna.com](https://my.cigna.com) and select the "Connect Now" button on the home page to talk with a doctor or nurse any time day or night. Due to an increase in calls on COVID-19, our telehealth service partners are experiencing higher than normal wait times for their consultations over the phone and video.

Cigna is also making it easier for our participating in-network physicians with virtual care capabilities to help Cigna customers who are chronically ill or immunosuppressed to transition from in-person visits to virtual care through May 31, 2020 through the standard office visit benefit. By expanding this support, Cigna is taking enhanced measures to protect our most vulnerable patients by mitigating exposure risks and alleviating transportation barriers.

### Can I obtain an early refill of my medications?

We understand customers' concerns and desire to be prepared in response to the threat of COVID-19. Present conditions do not call for Cigna to enact early refills, but we are monitoring the situation closely and will update our information and policy if or when the situation changes. We are committed to taking appropriate actions to ensure customers have the medication they need.

Customers with chronic conditions can obtain 90-day supplies with free delivery directly to their home, and have access to our pharmacists 24/7 through our [Express Scripts Pharmacy](#). Customers concerned about COVID-19 can contact us and ask to speak with a patient consultation pharmacist.

### What can I do if I need to talk with someone about how I'm feeling?

Cigna is providing resources free of charge for all customers, clients, and communities to support resiliency during times of high stress and anxiety. The company opened a 24-hour toll-free help line (**1-866-912-1687**) to connect people directly with qualified clinicians who can provide support and guidance.

Additionally, the company will offer a webinar to the general public raising awareness about tools and techniques for stress management and building resiliency, along with the ability to join telephonic mindfulness sessions. More Information can be found at <https://www.cigna.com>.

1. World Health Organization, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, February 23, 2020.
2. Center for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, March 2, 2020.

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