

# 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 healthy individuals wear a facemask to protect themselves from respiratory diseases, including COVID-19. Facemasks should be limited to people who show symptoms of COVID-19 to help prevent the spread of the disease to others. The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings at home or in a health care facility.

## 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.

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

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

## ILLNESS AND TRAVEL IN CHINA & CONTACT WITH IMPORTED MATERIALS

### 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 a 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 [mycigna.com](#) and select the "Connect Now" button on the home page to talk with a doctor or nurse any time day or night.

### Do Cigna plans cover COVID-19 testing and treatment?

Cigna will cover COVID-19 testing similar to a preventive benefit for fully-insured and Administrative Services Only (ASO) plans, waiving co-pays, deductibles and co-insurance for customers. Organizations that offer ASO plans will receive an additional communication early next week regarding options of consent. For individuals diagnosed with COVID-19, Cigna will ensure all patients receive the treatment they need. For questions about benefits and coverage, customers should contact their employee benefits administrator. Customers may also visit [mycigna.com](https://mycigna.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.

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

Current 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.

Cigna is committed to taking appropriate actions to ensure customers have the medication needed to stay healthy. Should a customer have any questions or concerns about an individual situation, Cigna pharmacists are available 24/7.

### Can the virus be transmitted through packages shipped from China?

There have not been any cases of COVID-19 in the United States associated with imported goods. People receiving packages are not at risk of contracting the COVID-19. These types of viruses do not survive long on objects, such as letters or packages.<sup>2</sup>

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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