

COVID-19 PANDEMIC

Answers to Frequently Asked Questions

Updated on 18th March 2020.

BACKGROUND

What is COVID-19?

COVID-19 is the disease caused by a 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 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.²

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 and shortness of breath. The elderly, the young, and those with compromised immune systems may experience more severe symptoms such as pneumonia, severe acute respiratory syndrome or kidney failure.

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

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

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.²

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 travellers, and reminders to all countries on how to increase monitoring, awareness, and protection against the coronavirus (COVID-19).⁴

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 World Health Organisation (WHO) recommends everyday preventive actions to help prevent the spread of respiratory viruses, including:¹

- › 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 sanitiser 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.
- › Stay home if you are sick.
- › 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.¹

Should I wear a facemask?

The WHO does not recommend that people who are well wear a facemask to protect themselves from coronavirus. Facemasks should only be used by people who show symptoms of coronavirus 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 healthcare workers and people who are taking care of infected individuals.

What should I do if I think I was exposed to COVID-19?

Each country has their own specific guidelines. Please follow the guidelines provided by your local health authorities. You can also follow the guidelines provided by the World Health Organisation.

Visit [the WHO's website](#) for additional frequently asked questions and answers.

Do Cigna plans cover treatment for the coronavirus (COVID-19)?

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.

Does Cigna recommend testing of asymptomatic travellers for coronavirus screening?

Testing asymptomatic persons is not indicated and against the advice of the World Health Organisation (WHO).¹

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

Cigna is not a medical supplier and encourages customers seeking supplies such as gloves, masks, thermometers and hand sanitisers 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 www.cignahealthbenefits.com and your personal webpages.

If you have questions about COVID-19, we recommend visiting the [WHO's website](http://www.who.int).

How should I submit my claims during the COVID-19 pandemic?

Please send us all your claims **online** with the tool on [your personal webpages](#) or the [Cigna Health Benefits app](#).

Many countries have implemented measures for limited mobility to slow the spread of the coronavirus. As a result, some of our offices have been closed and we have no access to incoming post. If you do send paper claims, we cannot guarantee our usual turnaround times as these claims can only be processed as from when our offices are allowed to re-open.

1. World Health Organisation, https://www.who.int/csr/disease/swineflu/frequently_asked_questions/pandemic/en/, February 27, 2020.

2. Centres for Disease Control and Prevention, <https://www.cdc.gov/csels/dsepd/ss1978/lesson1/section11.html>, February 27, 2020.

3. Centres for Disease Control and Prevention, <https://www.cdc.gov/flu/pandemic-resources/2009-h1n1-pandemic.html>, February 27, 2020.

4. World Health Organisation, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/travel-advice>, March 2, 2020.



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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