

# COVID-19 (CORONAVIRUS) 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).<sup>1</sup>

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

#### 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 (previously known as 2019-nCoV) may appear in as few as 2 days or as long as 14 after exposure at this time.<sup>2</sup>

### PREVENTION & TREATMENT

#### Can coronavirus 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 [Ministry of Health & Prevention \(MOHAP\)](#) 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, 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?

There is no antiviral treatment recommended for COVID-19 infection. People infected with COVID-19 should receive care to help relieve symptoms.<sup>2</sup>

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## 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 including hand and respiratory hygiene and avoiding close contact – at least 3 feet (1 meter) distance between yourself and other people – should be followed.<sup>1</sup>

World Health Organization (WHO) advises using masks only if you have respiratory symptoms (coughing or sneezing), or suspected COVID-19 infection with mild symptoms, or are caring for

someone with suspected COVID-19 infection.<sup>1</sup> A suspected COVID-19 infection is linked to travel in an area in China where COVID-19 has been reported, or close contact with someone who has travelled from China and has respiratory symptoms.<sup>1</sup>

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

## DIAGNOSIS

### What should symptomatic travellers coming from China do?

If you travelled to China and feel sick with fever, cough, or difficulty breathing, you should:

- Seek medical care right away. Before you go to a doctor's office or emergency room, call ahead and tell them about your recent travel and your symptoms.
- Avoid contact with others.
- Not travel while sick.
- Cover your mouth and nose with a tissue or your sleeve (not your hands) when coughing or sneezing.
- Wash hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer if soap and water are not available.

## 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 travelled from China, or who have been living, or working closely with those travellers, such as family members, co-workers or medical professionals caring for a patient before they knew the patient was infected with COVID-19.<sup>1</sup>

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.<sup>1</sup>

### What is the current risk in the Middle East?

This is an evolving situation and the risk assessment may change daily. Visit the [World Health Organization \(WHO\)](#) 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.<sup>2</sup> 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](#).

If you have access to **Cigna Global Telehealth**,<sup>3</sup> you can easily, and from the comfort of your home, schedule a medical consultation through the **Cigna Wellbeing**<sup>TM 4</sup> app.

### What should a traveller who has recently returned from Wuhan, China or an affected location do?

If you develop symptoms of illness, such as fever, cough or shortness of breath, within 14 days after travel from China, you should call a provider and mention your recent travel or close contact.

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

## CIGNA COVERAGE & INFORMATION

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

Cigna 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.

In the UAE, the health authorities have announced that all diagnosed cases of COVID-19 should be treated free of cost and be regarded as emergencies..

### Does Cigna cover testing of asymptomatic business travelers in China, or elsewhere, for COVID-19 screening?

Cigna covers medically necessary testing when indicated for patients exhibiting symptoms (fever with cough and/or shortness of breath) and/or if they have a history of travel to China in the 14 days prior to the onset of symptoms or a close physical contact in the past 14 days with a confirmed case of COVID-19 infection.

### Does Cigna recommend proactive testing for business travellers 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).<sup>1,2</sup>

### 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.

### Does Cigna cover the cost of face masks and respirators if I choose to use these to avoid the virus?

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 [Cigna Envoy](#).

As always, Cigna customers who are feeling sick have access to licensed doctors through phone or video with **Global Telehealth**<sup>3</sup> through the [Cigna Wellbeing](#)<sup>® 4</sup> app, and those who have questions about preventing transmission of the COVID-19 may visit the [Center for Disease Control and Prevention](#) (CDC) and [World Health Organization](#) (WHO).

## QUESTIONS ABOUT SYMPTOMS? CONNECT WITH CIGNA.

Customers can call the number on their ID card. Customers may have 24/7 access to a doctor with Cigna's Global Telehealth.<sup>3</sup> Contact Cigna Customer Service to confirm if this service is available. Download the Cigna Wellbeing App<sup>TM 4</sup> today to access.



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. 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. Not all providers have video chat capabilities and video chat may not be available in all areas. Telehealth providers are separate from your health plan's provider network.
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