

CORONAVIRUS OUTBREAK

Answers to Frequently Asked Questions

BACKGROUND

What is coronavirus?

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).¹

How is 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.²

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 2019-nCoV may appear in as few as 2 days or as long as 14 after exposure at this time.²

PREVENTION & TREATMENT

Can coronavirus be prevented? What can I do to protect myself?

There is currently no vaccine to prevent 2019-nCoV infection. 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:²

- › 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
- › 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 coronavirus be treated?

There is no antiviral treatment recommended for 2019-nCoV infection. People infected with 2019-nCoV should receive care to help relieve symptoms.²

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POPULATION RISK ASSESSMENTS

Who is at risk for infection?

People living or travelling in an area where the 2019-nCoV virus is circulating may be at greater risk of infection. At present, 2019-nCoV is circulating in China where the vast majority of 2019-nCoV cases have been reported. Those infected from other countries are among people who have recently traveled from China, or who have been living, or working closely with those travelers, such as family members, co-workers or medical professionals

caring for a patient before they knew the patient was infected with 2019-nCoV.¹

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

This is an evolving situation and the risk assessment may change daily. Visit the [Center for Disease Control and Prevention](https://www.cdc.gov) (CDC) 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.² Individuals in the U.S. should refer to recommendations made by the [U.S. Department of State](https://www.state.gov).

What should a traveler 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.

CIGNA COVERAGE & INFORMATION

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

Cigna medical 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.

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.²

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.

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