



Cigna is closely monitoring the COVID-19 outbreak. At this time, the Centers for Disease Control and Prevention (CDC) has categorized the health risk of COVID-19 to the general American public as low.

Our top priority is to protect the health and well-being of you and your employees. To help, we are including a flyer that answers the most frequently asked questions to provide information that will help you, your employees, and their families protect themselves.

Top of mind for many customers is coverage. 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 care they need. For questions about benefits and coverage, customers can visit 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.

Prevention is the first important step. Most confirmed COVID-19 infections have reportedly had mild symptoms, but approximately 16 percent have had severe respiratory illness with symptoms including fever, cough, and shortness of breath. The most impacted include older individuals and those with underlying medical conditions.

If an individual traveled to an area impacted by the COVID-19 or exposed to someone with confirmed COVID-19 infection and feels sick or has difficulty breathing:

- Seek care right away. Before you go to a doctor's office or emergency room, call ahead and explain your symptoms and recent travel
- Consider telehealth medical care options, which allows customers to stay home and still get care. Visit mycigna.com and select the "Connect Now" button on the home page to talk with a doctor or nurse any time.
- Avoid contact with others
- Do not travel and avoid public places

To help prevent person-to-person spreading, please keep the following in mind:

- 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 with at least 60% alcohol
- Avoid touching your eyes, nose, and mouth
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash
- Clean and disinfect frequently touched objects and surfaces

The CDC recommends avoiding non-essential travel to several countries. Before traveling, consult travel guidance from the [CDC](https://www.cdc.gov).

This situation continues to change, and this may be stressful for some employees. Cigna has opened a 24-hour telephone help line, 866.912.1687, to allow employees and family members to speak with qualified clinicians about how to cope with anxiety, stress, or other issues related to the impact of the COVID-19.

We have also put together resources, information, and helpful links on [Cigna.com](https://www.cigna.com) to keep customers up-to-date and informed. We also encourage you to follow the guidance provided by local health authorities, the [World Health Organization](https://www.who.int) and [U.S. Centers for Disease Control and Prevention](https://www.cdc.gov).

We're always here for you and your employees – anytime, anywhere.