



CORONAVIRUS (COVID-19) PANDEMIC

Answers to Frequently Asked Questions

BACKGROUND

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

A pandemic is the worldwide spread of a disease.¹ It happens when a virus emerges that easily infects people and spreads from person to person in an efficient, continuous manner.²

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.³

Who decides to declare a disease a pandemic?

As the top global health agency, the World Health Organization (WHO) is relied upon to be the first to declare a disease a pandemic. The WHO doesn't factor a disease's severity of illness into their decision, but rather how far or fast a disease has spread — though they may take the overall burden of a disease into account before declaring a pandemic.

When was the last time there was a pandemic?

Prior to the coronavirus (COVID-19), the last global pandemic was the novel influenza A (H1N1) virus in 2009.⁴

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 travelers, and reminders to all countries on how to increase monitoring, awareness, and protection against the coronavirus (COVID-19).⁵

CIGNA COVERAGE & INFORMATION

Where can I go for more information about the coronavirus (COVID-19) pandemic?

You can get the latest updates and information from the [World Health Organization \(WHO\)](https://www.who.int/) and, for U.S.-based Cigna customers, the [Center for Disease Control and Prevention \(CDC\)](https://www.cdc.gov/). Cigna is also committed to keeping you informed as the situation develops. Communications are being posted and updated as appropriate in various locations, including [Cignaglobalhealth.com](https://cignaglobalhealth.com) and [Cigna Envoy](#).

Do Cigna plans cover treatment for the coronavirus (COVID-19) now that it's been categorized as a pandemic?

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.



What can I do if I think I've contracted the coronavirus (COVID-19) or I'm not feeling well?

As always, Cigna customers who are feeling sick have access to licensed doctors by phone or video with Global Telehealth^{®6} through the [Cigna Wellbeing^{TM7}](#) app. Those who have questions about preventing transmission of the coronavirus (COVID-19) may visit the [Center for Disease Control and Prevention \(CDC\)](https://www.cdc.gov/) and [World Health Organization \(WHO\)](https://www.who.int/).

Does Cigna offer telehealth services? If so, how do I access the service?

You can speak directly with a doctor via phone or video consultation by accessing Cigna Global Telehealth^{®6} through the [Cigna Wellbeing⁷](#) app.

What can I do if I'm feeling anxious or stressed about the coronavirus (COVID-19)?

You can receive counseling support through our International Employee Assistance Program (IEAP) – simply call us reverse-charge at +44 208 987 6230. If you have the [Cigna Wellbeing⁷](#) app, you can also access Global Telehealth^{®6} to speak by phone or video with a doctor about how you're feeling.



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^{®6}. Contact Cigna Customer Service to confirm if this service is available. Download the Cigna Wellbeing App^{TM7} today to access.



Telehealth is not meant to be used in emergency situations. In case of an emergency, dial the local emergency number for the country you are in.

1. World Health Organization, https://www.who.int/csr/disease/swineflu/frequently_asked_questions/pandemic/en/, February 27, 2020.
2. Centers for Disease Control and Prevention, <https://www.cdc.gov/flu/pandemic-resources/basics/faq.html>, February 27, 2020.
3. Centers for Disease Control and Prevention, <https://www.cdc.gov/csels/dsepd/ss1978/lesson1/section11.html>, February 27, 2020.
4. Centers for Disease Control and Prevention, <https://www.cdc.gov/flu/pandemic-resources/2009-h1n1-pandemic.html>, February 27, 2020.
5. World Health Organization, <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/travel-advice>, March 2, 2020.
6. 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.
7. The downloading and use of the Cigna Wellness Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply. This material is provided for informational purposes only. It is believed accurate as of the date of publication and is subject to change. Such material should not be relied upon as legal or medical advice. As always, we recommend that you consult with your independent legal and/or medical advisors.



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