

WUHAN 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).¹

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.

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, 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 2019-nCoV infection. People infected with 2019-nCoV should receive care to help relieve symptoms.²

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.¹

World Health Organization (WHO) advises using masks only if you have respiratory symptoms

(coughing or sneezing), or suspected 2019-nCoV infection with mild symptoms, or are caring for someone with suspected 2019-nCoV infection.¹ A suspected 2019-nCoV infection is linked to travel in an area in China where 2019-nCoV has been reported, or close contact with someone who has traveled from China and has respiratory symptoms.¹

Visit the [UK Government](#) website for more information.

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 travellers, such as family members, co-workers or medical professionals caring for a patient before they knew the patient was infected with 2019-nCoV.¹

Health workers caring for persons who are sick with 2019-nCoV are at greater risk and should protect themselves with appropriate prevention and control procedures.¹

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

Visit the [UK Government](#) website 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. Check the [UK Government](#) website for the most current travel advice and recommendations.

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 stay indoors and avoid contact with other people and call NHS 111.

Find out more information [here](#).

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.

CIGNA COVERAGE & INFORMATION

Do Cigna plans cover clients regardless how the coronavirus is categorised, 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.

Does Cigna recommend proactive testing for business travellers who were in an area of possible exposure?

Testing for coronavirus is not medically indicated unless symptoms are present (fever, cough and shortness of breath).¹

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 [Cignaglobalhealth.com](https://www.cignaglobalhealth.com).

As always, Cigna customers who are feeling sick have access to licensed doctors through phone or video with the **Cigna Virtual Health**® app, and those who have questions about preventing transmission of the coronavirus may visit the [UK Government](https://www.gov.uk) website for more information.

WORRIED ABOUT YOUR SYMPTOMS?

Contact NHS 111 to seek advice.

1. World Health Organization, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, February 2, 2020.

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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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