



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

Will Cigna cover COVID-19 testing for a customer who isn't showing any symptoms of the virus?

Testing is covered so long as it is prescribed by a physician. Cost sharing (if applicable) will be waived* for testing related visit (i.e. diagnostic test, doctor's fee etc.)

*(Cost share waiver extended until 31st Mar 2021)

CIGNA COVERAGE & INFORMATION

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.

Is COVID-19 vaccination covered when this is available?

COVID-19 vaccine will be covered under "travel vaccination" or "well child test" under Outpatient benefit when the vaccine is available. Coverage will be only be applied for vaccination that is approved by local government bodies, prescribed and administered by a medical practitioner.

Is testing covered if it is a mandatory requirement by local government for entry and exit purposes?

All travellers entering Singapore from 17th June 2020 will be required to undergo test at their own cost (S \$200). Test will be done before the end of the 14 days stay home notice and borne by the traveller. Cigna will not be able to cover such test.

Long Term Pass Holders/EP holders returning to or entering Singapore are responsible for their COVID inpatient medical bills wef 1/1/2021. Can Cigna offer short-term coverage for this group of work pass holders?

Cigna will not be able to provide short-term insurance plan. The nature of the group plan will be yearly renewable and the acceptance of enrollment for work pass holders before they arrive in Singapore will only be offered to existing group clients of Cigna.

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 telehealth provider. Those who have questions about preventing transmission of the coronavirus (COVID-19) may visit the [Center for Disease Control and Prevention \(CDC\)](#) and [World Health Organization \(WHO\)](#).

Does Cigna offer telehealth services? Does Cigna cover the cost of telehealth?

Cigna is extending the coverage to include telehealth services for all members of Cigna Global Health Benefits plan during the COVID-19 outbreak with immediate effect until 31st Mar 2021. The telehealth services cover doctor's consultation fee (via telephone or video) and prescription drugs up to the benefit limit as long as it is medically necessary and is used for the diagnosis or treatment of a covered condition. Members can arrange payment using a credit card with the telehealth service provider and submit the claim to Cigna for reimbursement. Please note that the cost of medication delivery will not be included in the plan. If your plan has already included telehealth services, you may continue to use the service with the designated telehealth provider.

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.



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.

Products and services are subject to availability and may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law. Terms and conditions may apply.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Life Insurance Company of North America, Cigna Behavioral Health, Inc., or affiliates and contracted companies. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

926568 01/21 © 2021 Cigna. Some content provided under license.