



# CORONAVIRUS (COVID-19) PANDEMIC

## Answers to Frequently Asked Questions

### **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 medical practitioner. Cost sharing (if applicable) will be waived\* for testing related visit (diagnostic test, consultation fee etc.)

\*Cost share waiver extended until 31st Dec 2021

### **Would we classify COVID-19 test and treatment under (Outpatient) OP or (Inpatient) IP benefit?**

If it is a test done as an OP visit, we will cover under OP benefits and cost sharing waiver\* will be applied.

If the test is done when the patient is hospitalised, then it should fall part of IP cost and IP Terms and Conditions will apply. For IP treatment fee, continue to cover under IP limit until limit has been reached.

\*Cost share waiver extended until 31st Dec 2021

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

All travellers entering Singapore from 17th Jun 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.

### **There are clinics that provides COVID PCR testing (swab test) without doctor's prescription. Will Cigna covers such tests?**

Cigna will only cover Covid testing if prescribed by a medical practitioner. For other reasons such as Travel related, Return to Work, occupational health, or surveillance purposes, Cigna will not be able to cover the test. Similarly, if member opts for the test without a prescription, Cigna will not cover the test.

### **On COVID-19 drugs, does Cigna cover all anti-viral drugs? Are there treatments being used that we don't cover at this time since Cigna policy does not cover experimental treatment?**

We will stop coverage of **hydroxychloroquine**, even if local guidelines recommend it, as there have been various studies this week that demonstrate lack of efficacy against COVID, with some reporting toxicity in a subset of patients.

### **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.

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## 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.

## Will Cigna cover side effect caused by Covid-19 vaccination?

Cigna will cover treatment required for side effect caused by the vaccine, so long as treatment is medically necessary (standard policy terms and conditions applies).

As it is still too early to tell what the mid and long term side effects are but short term side effects are mainly allergic reactions. Mild to moderate reactions will require just OP treatment with oral or injectable steroids but severe allergic reactions will require hospitalisation. This however, is no different from other vaccinations (e.g. flu) that also have the same types of reaction. These vaccines are only authorised for use from age 16 or 18 onwards (depending on brand).

## What can I do if I think I've contracted the coronavirus or I am 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 Dec 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.

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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