



# COVID-19

## Answers to Frequently Asked Questions

### Cigna Group Insurance coverage and policy questions

#### **If an employee has been quarantined due to possible COVID-19 exposure, should I report the absence to Cigna?**

Individuals who are quarantined or are caring for family members who are quarantined as a result of a possible COVID-19 infection may be eligible for leave under the Family and Medical Leave Act (FMLA) of 1993 if the reason qualified as a "serious health condition," which includes a period of incapacity of more than three consecutive, full calendar days, and the condition involves treatment by a health care provider. Similarly, state paid sick leave or family and medical leave may be available if the individual meets the eligibility requirements, which may differ from state to state.

#### **Can Cigna help me track absence connected to COVID-19 quarantine?**

If Cigna is administering Federal and/or State Family and Medical Leave on your behalf and your employee(s) are eligible and approved for a leave of absence under the Family and Medical Leave Act (FMLA), we will administer the leave per the terms and conditions of our agreement.

#### **Should I report a claim to Cigna if an employee is quarantined that is exhibiting symptoms of COVID-19?**

Cigna is here to help customers that are unable to work due to accident or sickness. Customers in quarantine exhibiting symptoms consistent with COVID-19 will be evaluated against the terms and conditions of their policy or plan as they would any other confirmed sickness.

#### **Is quarantine a disabling condition?**

While quarantine itself is not a disabling condition, if the employee exhibits symptoms consistent with COVID-19, the claim conditions will be evaluated under the terms and conditions of their policy or plan as they would any other confirmed sickness.

#### **How do my employees report a leave or disability to Cigna?**

Employees can report a leave or disability online or by phone at 888.842.4462 or 866.562.8421 (español), 7:00 am–7:00 pm CDT and a representative will walk them through the process.

## **My employee is already approved for disability, but is unable to deposit their paycheck due to quarantine. Can Cigna help?**

Yes. Cigna offers electronic funds transfer (EFT) for short-term disability payments on approved claims. This will help get faster payments to employees to minimize any financial disruption. To sign up for EFT, employees can register on [mycigna.com](https://mycigna.com) and set up their payment preferences. In addition, Cigna can work with your employee if a change in address is needed to accommodate payment delivery.

## **My employee is pending an extension of their leave or disability claim, but is unable to visit their doctor due to quarantine. Can Cigna help?**

Yes. As needed, we will work closely with our customers, clients, providers, and our clinical resource team to obtain the information necessary to make a determination.

While quarantine itself is not a disabling condition, Cigna is here to help customers that are unable to work due to accident or sickness. Customers in quarantine exhibiting symptoms consistent with COVID-19 will be evaluated against the terms and conditions of their policy or plan as they would any other confirmed sickness.

## **We have experienced the loss of an employee due to COVID-19. Does Cigna cover this loss?**

Cigna Life Insurance helps provide your family with additional financial resources should a covered person pass away prematurely. In the unfortunate event that a covered person were to pass away as a result of contracting COVID-19, Life Policy benefits would apply. Individuals can file a life claim by calling Cigna at 888.842.4462 or 866.562.8421 (español), 7:00 am–7:00 pm CDT or submitting a claim online: [Cigna.com/customer-forms](https://Cigna.com/customer-forms). Fax, email and postal options are also available, if needed.

## **Business Continuity Planning**

### **What business continuity plans does Cigna Group Insurance have in place?**

Cigna remains committed to ongoing business continuity planning to better protect our employees and serve our customers and plan participants during an emergency situation.

- Cigna has a matrix of call and claim centers in multiple locations around the United States. The systems capability in place gives the company the flexibility to re-route calls to other facilities as necessary in order to help ensure business continuity. We have employed this system for natural disasters such as hurricane season or during other weather-related facilities closures.
- Cigna has systems capability and flexibility, with options to further expand these capabilities as warranted, to allow many of our staff to work from home in the event of an outbreak. Depending on the situation, we may encourage that practice in the event of widespread disease.
- Cigna travel guidelines and restrictions have been developed and will be implemented, if needed, to minimize the spread of the virus within the Cigna employee population and to generally minimize the spread of the virus from region to region, or country to country.

## Additional information and resources

### How is COVID-19 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.<sup>1</sup>

### What are the symptoms of COVID-19?

The main symptoms of COVID-19 resemble those of a bad cold or the flu, which can make detection difficult. They include: fever, cough, or shortness of breath. The Center for Disease Control and Prevention (CDC) believes that symptoms of COVID-19 may appear in as few as 2 days or as long as 14 after exposure at this time.

### Who is at risk for infection?

People living or travelling in an area where COVID-19 virus is circulating may be at greater risk.

### How can I protect myself and my staff?

There is currently no vaccine to prevent COVID-19. The best way to prevent infection is to avoid exposure. The World Health Organization (WHO) recommends everyday preventive actions to help prevent the spread of respiratory viruses. You can read their advice to the public [here](#).

### For employers with locations impacted by COVID-19, what's recommended to protect staff on site?

Cigna advises employers to take the advice of their local health authorities and organizations including the World Health Organization and the CDC. We also recommend ensuring that hand washing facilities and sanitizing hand gels are available.

### What is the current risk in the U.S.?

This is an evolving situation. Visit the CDC web site for more information. You are encouraged to follow the guidance provided by local health authorities, the [World Health Organization](#) and [U.S. Centers for Disease Control and Prevention](#).

### What additional resources can Cigna offer?

We have put together resources, information, and helpful links on [Cigna.com](#) to keep clients and customers up-to-date and informed. We realize that as the situation continues to change, this may be stressful for some employees. Cigna has opened a 24-hour telephone help line, 866.912.1687, to allow your employees and their 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.

**Together, all the way.®**



<sup>1</sup> Center for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, March 2, 2020.