

# CORONAVIRUS (COVID-19) 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)<sup>1</sup>.

#### 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<sup>2</sup>.

#### What are the symptoms of coronavirus?

Symptoms can include fever, cough and shortness of breath. The Centre of Health Protection (CHP) believes that symptoms of COVID-19 may appear in a period ranges from 1 to 12.5 days (with median estimates of 5 to 6 days), but can be as long as 14 days<sup>3</sup>.

### PREVENTION & TREATMENT

#### Can coronavirus be prevented? What can I do to protect myself?

There is currently no vaccine to prevent COVID-19 infection. The best way to prevent infection is to avoid exposure. The Center for Health Protection (CHP) recommends everyday preventive actions to help prevent the spread of respiratory viruses, including<sup>3</sup>:

- › Perform hand hygiene frequently, wash hands with liquid soap and water, and rub for at least 20 seconds. When hands are not visibly soiled, hand hygiene with 70-80% alcohol-based hand rub is effective.
- › After using the toilet, put the lid down before flushing and wash hands thoroughly.
- › Maintain drainage pipes properly and add water to the U-traps regularly and pour half a liter of water into each drain outlet every week.
- › Cover your mouth and nose with tissue paper when sneezing or coughing, dispose of soiled tissue into a lidded rubbish bin, then wash hands thoroughly.
- › When having a fever of respiratory symptoms, wear a surgical mask and seek medical advice promptly.
- › Reduce social contact to protect yourself and others: stay at home as far as possible; stay away from crowded places; work from home if feasible; avoid social gatherings; avoid physical contact when meeting other people; and avoid meal gatherings.

## PREVENTION & TREATMENT (CONT.)

### Can coronavirus be treated?

Currently there is no antiviral treatment recommended for COVID-19 infection. People infected with COVID-19 should receive care to help relieve symptoms<sup>2</sup>.

### 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 should be followed, including hand and respiratory hygiene and avoiding close contact – at least 3 feet (1 meter) distance between yourself and other people<sup>1</sup>.

Visit the [Center for Health Protection](#) (CHP) and [World Health Organization](#) (WHO) for more information.

## POPULATION RISK ASSESSMENTS

### Who is at risk for infection?

People living or traveling in an area where the COVID-19 virus is circulating may be at greater risk of infection. At present, COVID-19 is circulating in China where the vast majority of COVID-19 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 travelers, such as family members, co-workers or medical professionals caring for a patient before they knew the patient was infected with COVID-19<sup>1</sup>.

Health workers caring for persons who are sick with COVID-19 are at greater risk and should protect themselves with appropriate prevention and control procedures<sup>1</sup>.

### What is the current risk in HONG KONG?

This is an evolving situation and the risk assessment may change daily. Visit the [Center of Health Protection, Department of Health](#) for more information. We are also providing you with some useful information to help you understand more about the novel coronavirus, its main symptoms and preventive measures. Click [here](#) to read the newly-published article at Cigna Smart Health Blog.

## ILLNESS AND TRAVEL IN CHINA & CONTACT WITH IMPORTED MATERIALS

### Is it safe to travel?

When travelling internationally, do not touch animals; do not eat game meat; and avoid visiting wet markets, live poultry markets or farms. After returning to Hong Kong, if you have a fever or other symptoms, wear a surgical mask, consult a doctor promptly and reveal your recent travel history<sup>3</sup>.

### What should a traveler who has recently returned home from an affected location do?

If you develop symptoms of illness, such as fever, cough or shortness of breath, within 14 days after travel outside Hong Kong, you should wear a mask and seek medical advice promptly, don't forget to mention your recent travel and close contact.

## CIGNA COVERAGE & INFORMATION

### Do Cigna plans cover clients regardless of the latest categorization of the coronavirus (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.

### 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 tele-health if I want to avoid going to a hospital or clinic?

Policyholders of Cigna's medical plans<sup>4</sup> (including our VHIS Series) can enjoy fast and convenient medical services through Cigna Virtual Consultation – a telemedicine service that allows you to book virtual consultations with doctors, receive medical consultations through video and enjoy medicine delivery citywide and specialty service referral. With telemedicine, you do not need to be present at the clinic and face lengthy waiting times – which might reduce the chance of acquiring infection at a crowded clinic. Please refer to the terms in your plan for outpatient and specialist consultation 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 **Cigna Hong Kong's website**. If you have any enquiries, please contact our dedicated **customer service hotline (825) 2560 1990** or click the **Live Chat button here** during office hours (between 9:00am and 5:30pm, Monday to Friday) to chat with a Customer Service representative online.

1. World Health Organization, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, February 2, 2020.
2. Center for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, February 4, 2020.
3. The Centre of Health Protection (CHP), <https://www.chp.gov.hk/en/features/102465.html>, February 15, 2020.
4. Cigna's medical plans include Cigna HealthFirst Elite Medical Plan, Cigna HealthFirst Choice Medical Plan, Cigna Plus Medical Plan, Cigna HealthFirst TopUp Medical Plan, and Cigna HealthFirst DiaMedic Medical Plan under Cigna HealthFirst Medical Plan Series and Standard Plan, Flexi Plan (SMM), and Flexi Plan (Superior) under Cigna VHIS Series.