



COVID-19

Answers to Frequently Asked Questions

BACKGROUND

What is COVID-19?

Coronaviruses are a 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). The most recently discovered coronavirus causes coronavirus disease COVID-19.¹

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.²

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.²

PREVENTION & TREATMENT

Can COVID-19 be prevented? What can I do to protect myself?

There is currently no vaccine to prevent COVID-19. 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. If soap and water are not available, use an alcohol-based hand sanitizer of at least 60% alcohol
- › Avoid touching your eyes, nose, and mouth
- › Avoid close contact with people who are sick
- › Cover your cough or sneeze with a tissue, then throw the tissue in the trash
- › Clean and disinfect frequently touched objects and surfaces
- › If you need to travel, make sure to follow [these guidelines](#) to avoid illness while away

Can COVID-19 be treated?

There is no antiviral treatment recommended for COVID-19. People infected with COVID-19 should receive care to help relieve symptoms.²

PREVENTION & TREATMENT (continued)

Should I buy a face mask?

The CDC does not recommend that people who are well wear a facemask to protect themselves from COVID-19. Facemasks should only be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others. To help with the limited stock, the use of facemasks by the healthy should be reserved for health care workers and people who are taking care of infected individuals. Visit the [CDC's website](#) for additional frequently asked questions and answers.

POPULATION RISK ASSESSMENTS

Who is at risk for infection?

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

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. For additional tips, visit the [CDC's cleaning and disinfection web page](#).

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

This is an evolving situation. Visit the [CDC](#) web site for more information.

TRAVEL, SURFACES, AND SHIPPED PACKAGES

Is it safe to travel?

Individuals in the U.S. should consult travel guidance provided by the [CDC](#).

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

If you develop symptoms of illness, such as fever, cough or shortness of breath, within 14 days after travel, you should call your health care provider and mention your recent travel or close contact. If an employee feels sick, telehealth medical care options are available so employees can stay home and still get care. To access telehealth options, visit [my.cigna.com](#) and select the "Connect Now" button on the home page to talk with a doctor or nurse any time day or night. Testing for COVID-19 can only be done in a doctor's office or hospital.

Can the virus be transmitted by touching infected surfaces or objects?

It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not the primary way the virus spreads. In general, coronaviruses do not live well outside of the body and the vast majority of transmission is by droplet from direct contact with infected individuals.

There is a lower risk of spread from products or packaging that are shipped over a period of days or weeks at ambient, refrigerated, or frozen temperatures. Members can take extra precautions by wiping down the external mailing package with a disinfectant wipe before they open, and always wash their hands after.

Do Cigna plans cover COVID-19 testing, office visit, or telehealth services?

Customers who visit an in-network doctor, whether at an office, urgent care clinic, or hospital setting or those accessing telehealth services for a COVID-19 test-related screening will be covered at no cost to the customer through May 31, 2020. Cigna also eliminated patient out-of-pocket costs for the diagnostic testing, when it's recommended by a physician. This expanded coverage includes customers in the United States who are enrolled in Cigna's employer-sponsored plans, unless the customer is on an Administrative Services Only (ASO) plan that has chosen to opt out.

For questions about benefits and coverage, customers should visit my.cigna.com or call the toll-free number on the back of their insurance card for one-on-one direct access to assistance any time day or night.

How can I access telehealth services?

Through May 31, 2020, Cigna covers COVID-19 test-related screenings with telehealth services at no cost to the customer for screening of COVID-19 symptoms, unless on an ASO plan that has chosen to opt out. To access telehealth options online, visit my.cigna.com and select the "Connect Now" button on the home page to talk with a doctor or nurse any time day or night. Due to an increase in calls on COVID-19, our telehealth service partners are experiencing higher than normal wait times for their consultations over the phone and video.

Cigna is also making it easier for our participating in-network physicians with virtual care capabilities to help Cigna customers who are chronically ill or immunosuppressed to transition from in-person visits to virtual care through May 31, 2020 through the standard office visit benefit. By expanding this support, Cigna is taking enhanced measures to protect our most vulnerable patients by mitigating exposure risks and alleviating transportation barriers.

Can I obtain an early refill of my medications?

We understand customers' concerns and desire to be prepared in response to the threat of COVID-19. Present conditions do not call for Cigna to enact early refills, but we are monitoring the situation closely and will update our information and policy if or when the situation changes. We are committed to taking appropriate actions to ensure customers have the medication they need.

Customers with chronic conditions can obtain 90-day supplies with free delivery directly to their home, and have access to our pharmacists 24/7 through our [Express Scripts Pharmacy](#). Customers concerned about COVID-19 can contact us and ask to speak with a patient consultation pharmacist.

What can I do if I need to talk with someone about how I'm feeling?

Cigna is providing resources free of charge for all customers, clients, and communities to support resiliency during times of high stress and anxiety. The company opened a 24-hour toll-free help line (**1-866-912-1687**) to connect people directly with qualified clinicians who can provide support and guidance.

Additionally, the company will offer a webinar to the general public raising awareness about tools and techniques for stress management and building resiliency, along with the ability to join telephonic mindfulness sessions. More information can be found at <https://www.cigna.com>.

1. World Health Organization, <https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>, February 23, 2020.
2. Center for Disease Control and Prevention (CDC), <https://www.cdc.gov/coronavirus/2019-ncov/index.html>, March 2, 2020.

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KelseyCare® Health Plan Members

Get the Care You Need During COVID-19

You Need:	You Have:	Your Care Options:				
Sick Care / Acute Care (all ages)	<ul style="list-style-type: none"> • Cough • Shortness of Breath • Fever • Respiratory Issues • Allergies/Sinus Infection • Digestive Issues • Back/Joint Pain 	<ul style="list-style-type: none"> • COVID-19 E-visit \$0 • COVID-19 Video Visit \$0 • Call 713-442-0000 for Care Support • Regular E-visit (3 yrs +) .. \$0 – \$15 • Video Visit (all ages)..... Primary Care Co-pay • Phone Visit (all ages) Primary Care Co-pay 				
Ongoing Primary Care (all ages)	<ul style="list-style-type: none"> • A Chronic Disease or Illness • Medical Concerns / Condition • Follow-up Care With Your Physician 	<ul style="list-style-type: none"> • Video Visit (all ages)..... Primary Care Co-pay • Phone Visit (all ages) Primary Care Co-pay 				
Specialty Care (18 years +)	<ul style="list-style-type: none"> • Ongoing Care & Follow-up With Your Specialist • Medical Issue or Concerns 	<ul style="list-style-type: none"> • Video Visit Specialist Co-pay • Phone Visit Specialist Co-pay 				
After-Hours Care (all ages)	<ul style="list-style-type: none"> • Non-Emergency Medical Issues • An Emergency Medical Condition or Issue 	<ul style="list-style-type: none"> • 24/7 After-Hours Nurse .. FREE for Members Hotline 713-442-0000 • Virtual Care Standard Co-pay <table border="0" style="margin-left: 20px;"> <tr> <td style="text-align: right;">E-visit or</td> <td style="border-left: 1px solid black; padding-left: 5px;">Mon – Fri 5 p.m. – 9 p.m.</td> </tr> <tr> <td style="text-align: right;">Video Visit Hours</td> <td style="border-left: 1px solid black; padding-left: 5px;">Sat-Sun 9 a.m. – 4 p.m.</td> </tr> </table> • Call 911 	E-visit or	Mon – Fri 5 p.m. – 9 p.m.	Video Visit Hours	Sat-Sun 9 a.m. – 4 p.m.
E-visit or	Mon – Fri 5 p.m. – 9 p.m.					
Video Visit Hours	Sat-Sun 9 a.m. – 4 p.m.					
Lab/Diagnostic Tests	<ul style="list-style-type: none"> • Overdue Lab Work or Screenings 	<ul style="list-style-type: none"> • Call Your Doctor's Office • Send a Message to Your Doctor on MyKelseyOnline <p><i>Please note some plans have deductibles for lab and radiology.</i></p>				

For hours and more information about virtual care, visit [Kelsey-Seybold.com](https://www.kelsey-seybold.com).

Schedule and access Virtual Visits on your

MyKelseyOnline account or **My Chart/My Kelsey** App!

Coronavirus

We're here for you

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Stay up-to-date: Visit our website, [AetnaMedicare.com/coronavirus](https://www.aetna.com/coronavirus) for the very latest on coronavirus care and coverage.

Log in to the secure member website and update your email preferences. We will send you important information as soon as it's available.



Extra benefits to help you

Your health and peace of mind are behind everything we do. That's why we have extra benefits to help you stay protected during the coronavirus, or **COVID-19**, outbreak.

Here are a few actions we're taking for our Medicare members:

- **Copays** for coronavirus-related testing and doctor visits are being waived.
- **We're offering a \$0 copay** for telemedicine visits with your doctor.
- **You won't have to pay a fee** for home delivery of your prescription medications from CVS Pharmacy® stores.
- **You can get your refill early**, if your Aetna Medicare plan has Part D drug coverage. And, for many of the medications we cover, you can get a 90-day supply.
- **You'll have 24/7 access** to the Resources For Living® program to help find services and resources in the community. Or, just talk with someone for emotional support. Simply call us at **1-866-370-4842 (TTY: 711)**.
- **You can speak with a nurse anytime day or night** by calling the Aetna Nurse Medical Line. You'll find the telephone number on the back of your medical ID Card, or call **1-800-556-1555 (TTY: 711)**.

Our main goal is to help keep you safe, healthy and informed during this time of uncertainty. And just remember, we're with you every step of the way.



Visit

AetnaMedicare.com/coronavirus
to stay up-to-date with the latest
information.



Teledentistry Coverage During COVID-19

For dental emergencies and urgent dental care

Dental emergencies can happen when you least expect it. If you have an urgent problem during COVID-19, you can seek care from the safety of home. Because teledentistry is covered by your United Concordia Dental plan.

How teledentistry visits work

During a teledentistry visit, you and the dentist stay safely in your own separate locations. Most likely, you'll have a two-way conversation through video conference or phone. Using a digital phone or tablet, you take a high-quality picture or video of your problem and share with your dentist. The dentist will evaluate your condition and advise what to do next.

Getting actual treatment

Some dentists may advise that you come to the office for emergency treatment. Rest assured, they'll take every precaution to sterilize the environment so it's as safe as possible. But some states are advising dentists not to treat patients in the office, so it's up to your dentist to decide what to do. Your dentist will determine the best location to provide treatment, if needed.

But in some cases, the remedy may be handled over the phone. For example, a patient with a gum infection may simply need a prescription called into the pharmacy.

Some apps that can help

Your dentist may already offer virtual visits through an existing teledentistry app. If not, the American Dental Association (ADA) has approved using some common social media apps, such as FaceTime, Skype, Facebook Messenger video chat, Google Hangouts video and Zoom. But for security reasons, the ADA discourages using public-facing apps like Facebook Live, Twitch and TikTok.

When to seek immediate care

According to the ADA, get care right away for these kinds of serious problems:

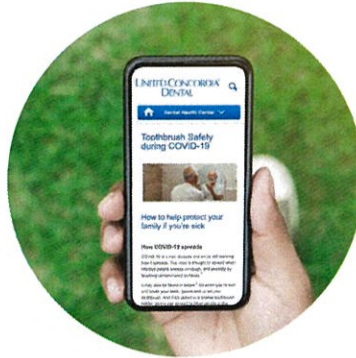
- Bleeding that doesn't stop
- Painful swelling in or around your mouth
- Pain in a tooth, teeth or jawbone
- Gum infection with pain or swelling
- After surgery treatment (dressing change or stitch removal)
- Broken or knocked out tooth
- Denture adjustment for people getting radiation or other cancer treatment
- Snipping or adjusting wire of braces that hurts your cheek or gums
- Biopsy of abnormal tissue

Teledentistry claims

Your dentist can submit your teledentistry claim for you. United Concordia will process teledentistry claims in the same timely manner you've come to expect. Teledentistry coverage level is subject to plan terms and conditions.

Be prepared

Make sure to keep your dentist's phone number handy in case you need it quickly. You might even want to note other ways to contact your dentist in case of emergency, such as cell phone or email address. Make sure to talk to your dentist if you have any concerns.



Learn about oral care during this outbreak
[UnitedConcordia.com/COVID19Safety](https://www.unitedconcordia.com/COVID19Safety)

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The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。

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Toothbrush Safety During COVID-19

HOW TO HELP PROTECT YOUR FAMILY WHEN YOU'RE SICK

COVID-19 is a new disease and we're still learning how it spreads. The virus is thought to spread when infected people cough or sneeze, and possibly by touching contaminated surfaces.¹ It may also be found in a person's saliva.² So when you're sick and you brush your teeth, germs end up on your toothbrush, too. And if it's stored in a shared toothbrush holder, germs can spread to other people in your household.

Not everyone who has COVID-19 shows symptoms, so it's important to practice proper toothbrush hygiene even if you think you're fine. Be extra careful if you have family members who are at higher risk of getting very sick from COVID-19, such as older adults and people with serious underlying medical conditions.

Here are tips to help keep your family healthy, whether you have a cold, the flu, and especially if you contract COVID-19.

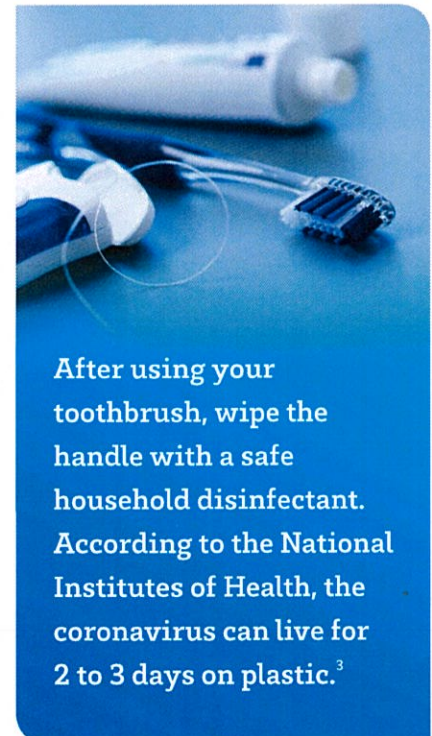
Social distance your toothbrush

If you've been exposed to COVID-19 or think you may be sick, isolate your toothbrush just like you'd isolate yourself from the family. Avoid side-by-side storage—instead keep your toothbrush by itself, upright in a cup or other toothbrush holder, by your bedside table or in another separate area.

Wash your hands before brushing or flossing

Never touch your mouth or brush and floss your teeth before first washing your hands thoroughly. The Centers for Disease Control and Prevention (CDC) recommends washing with soap and water for at least 20 seconds.² You can also use hand sanitizer that contains at least 60% alcohol.² Make sure to wash your hands after brushing and flossing, too.

Continued...



After using your toothbrush, wipe the handle with a safe household disinfectant. According to the National Institutes of Health, the coronavirus can live for 2 to 3 days on plastic.³

Disinfect the handle

After using your toothbrush, wipe the handle with a safe household disinfectant. According to the National Institutes of Health, the coronavirus can live for 2 to 3 days on plastic, and it is possible for someone to get the virus from touching contaminated surfaces.³ The CDC recommends using a diluted household bleach solution, alcohol solutions with at least 70% alcohol and most common EPA-registered household disinfectants.⁴

Don't contaminate the toothpaste

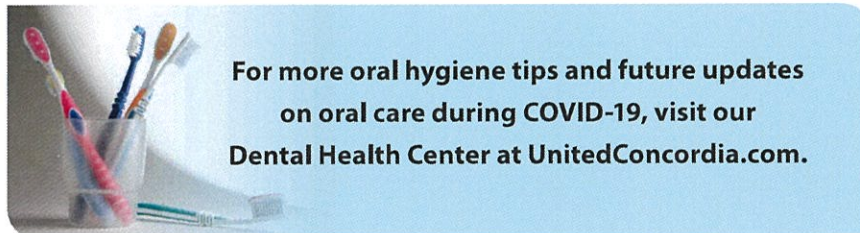
Be careful if you share a tube of toothpaste with someone else. Don't touch the tip of the tube directly onto your toothbrush. Squeeze a bit of toothpaste onto a Q-tip or piece of wax paper, then apply it to the bristles. Remember, you only need a pea-sized amount.

Never share a toothbrush

Toothbrushes can still have germs on them even after being visibly rinsed clean.⁵ Though adults know better, make sure the kids aren't grabbing for the wrong brush. Try color coding or writing each child's name on his or her brush to help prevent swapping bacteria. Keep a watchful eye on youngsters during brushing—they don't always have the best hygiene habits and could innocently spread germs.

Trash your toothbrush after being sick

Make sure to replace your toothbrush with a new one so you don't risk getting sick again. If you use an electric toothbrush, just replace the head. Even if you're healthy, the American Dental Association recommends replacing your toothbrush every 3 to 4 months or sooner if the bristles look worn out.⁶



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1. Coronavirus Disease 2019 (COVID-19); cdc.gov; March 2020.
2. Consistent Detection of 2019 Novel Coronavirus in Saliva; Oxford University Press; February 2020.
3. New coronavirus stable for hours on surfaces; nih.gov; March 2020.
4. How to clean and disinfect; cdc.gov; March 2020.
5. Toothbrush Care; ada.org; 2020.
6. Toothbrushes; ada.org; 2020.

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REASSURING CHILDREN

Coronavirus Fears & Concerns

Kids today are as exposed to the news cycle as adults are, but they have less life experience to interpret what they're seeing and hearing. Your job isn't to shelter them from the news; it's to help them understand and process it. Children of all ages want reassurance that their family will be safe.

Talk about it

Monitor and talk about what they see on the news.

Be aware of what your children are exposed to (including via digital devices) and set limits. Watch the news with them and discuss it afterwards. Talk with teens about the importance of getting information from reputable sources and share examples, such as CDC.

Encourage your children to talk to you about their thoughts and feelings.

Let them express fears, thoughts and worries. Be supportive and sympathetic, but avoid overreacting. Be ready for hard questions: "Will I get sick?" "What if it happened to you or Dad?"

Give direct, age appropriate answers. Children need facts to process what's going on and understand what it means. Be honest but sensitive in how you answer. Keep including messages of reassurance: "We're going to do everything we can to stay healthy."

Offer only as much information as they request. Sometimes our own discomfort can push us to keep talking and we end up on shaky ground. Listen to what they're asking and answer that question. Period. It's okay to say you don't have all the answers.

Reduce anxiety, build up resilience

Reassure with words. Talk about safety precautions that public health officials, your community, doctors, and your own family are taking to stay safe.

Reassure with actions. Maintain family routines, particularly around meals and bedtimes. Express your love out loud. Make time to do things together, such as riding bikes, taking a walk, reading together, or playing board games as a family. Structure and normalcy feel safe.

If you have fears, turn to the adults in your life to help you cope. Sharing thoughts and feelings can help you feel stronger, but children are not capable of taking on the level of fear that this virus can bring out.

You know your child's personality and behavior patterns. If you see changes that concern you, and they go on for more than a couple of weeks, contact a mental health professional. Your EAP can help.

Common stress reactions in children

- › Sleep problems, nightmares
- › Changes in bowel or bladder habits
- › Change in appetite – eating more/less than usual
- › Talking about a variety of physical complaints
- › Moodiness, irritability, fighting
- › Inattentiveness, inability to concentrate
- › Withdrawing, not talking
- › Being overly emotional for no clear reason
- › Fear of losing/separating from caregivers

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COPING WITH THE FEAR OF CORONAVIRUS

Anxiety is understandably high as we are learning more about the spread of COVID-19. The information below may be helpful in managing the fear you may feel. Resources for up-to-date medical information and advice about coronavirus are at the end of the article.

Managing fears

A good way to manage any kind of fear is to become educated about it. The more we know about the real dangers, the more we can take effective steps to avoid or minimize them, thereby putting some fears to rest. Accurate information is an effective antidote to unrealistic fears. The resources at the end of this article are a good source of accurate information.

Monitor your exposure to the news. Media news coverage can arouse emotion and increase fear. It's important to get the facts, but it may not be helpful to hear reports over and over. Be aware of how you and family members respond to news stories. Limit television or online coverage if it becomes distressing.

Put your risk into perspective. The term "pandemic" can be very scary. It's important to stay aware and informed, but try to make sure your level of fear does not exceed your risk factors.

Focus on what you have control over. News stories and images about the spread of a disease can make us feel anxious and helpless. Knowing how to minimize your risk can reduce anxiety. The World Health Organization (WHO) and the Centers for Disease Control and Prevention (CDC) have information about how to reduce your risk of contracting the virus.

Be always aware, but not always fearful.

Awareness means paying attention to news that is specific to where you live. Awareness is not the same as being in constant fear. Constant fear can create stress and be counter-productive. It can be harder to deal with a true risk when everything seems like a danger. We want to focus on what *is* happening, rather than getting caught up in thoughts of what *could* happen.

Take a break from the fears. Like changing a channel on TV – intentionally shift your focus away from stressful thoughts. Spend time doing things that can distract you from worries and that help you feel more calm and balanced.

Notice if fear begins to become panic. It's normal to be afraid, but if you find yourself needing extra support due to being anxious the majority of time, having difficulty sleeping or finding yourself unable to cope, you might want to talk to a professional. A licensed professional can help you understand the root of your feelings and work with you to find management strategies targeted specifically to you.

If children have fears, give them honest information at a level they can understand. You don't need to explain everything about the virus and risk. Give them only as much information as they request. Encourage your children to talk to you about their thoughts and feelings. Listen to their concerns, and then reassure them. Explain that there are steps that everyone can take to protect themselves. Limit your child's exposure to news reports. Seeing repeated coverage can be disturbing. It can be helpful to watch the news with your child and discuss it afterwards.

We have to walk a fine line between awareness and fear. Try to keep your thoughts in sync with what is actually happening, not what your worst fears may be. Understand that national and international health organizations are working diligently to understand the risks and keep the public safe.

Resources for more information

World Health Organization (WHO): www.who.int/emergencies/diseases/novel-coronavirus-2019

WHO travel information: www.who.int/emergencies/diseases/novel-coronavirus-2019/travel-advice

Centers for Disease Control and Prevention (CDC): www.cdc.gov/coronavirus/2019-ncov/index.html

CDC travel information: www.cdc.gov/coronavirus/2019-ncov/travelers/index.html

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