COVID-19 FREQUENTLY ASKED QUESTIONS

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COVID-19 exposure

1. **What is COVID-19 – commonly referred to as the coronavirus?**

   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.

2. **What is the protocol if an employee is affected?**

   Cigna advises employers to take the advice of their local health authorities and organizations, including the World Health Organization and the CDC.

3. **Can COVID-19 be spread 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 it, and always wash their hands after.

4. **For employers with locations impacted by COVID-19, what's recommended to protect staff onsite?**

   Cigna advises employers to take the advice of their local health authorities and organizations including the World Health Organization and the CDC. As a place to start, find tips on the CDC website:

   https://www.cdc.gov/coronavirus/2019-ncov/community/home/cleaning-disinfection.html
   https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html

5. **How can people prevent contracting COVID-19?**

   There is currently no vaccine to prevent COVID-19. The best way to prevent illness and help prevent the spread is to practice normal hygiene practices.

   › Keep space between yourself and others and avoid crowds.

   › Avoid close contact with sick people.

   › Avoid touching your eyes, nose, and mouth.

   › Stay at home when you are sick, except to get medical care, and avoid visiting crowded places.

   › Avoid using public transportation, ride-sharing, or taxis.

   › Cover your mouth and nose when you cough or sneeze.

   › Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing or sneezing.

     – If soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol.

   › To the extent possible, avoid touching high-touch surfaces in public places – elevator buttons, door handles, handrails, handshaking with people, etc. Use a tissue or your sleeve to cover your hand or finger if you must touch something.

     – Wash your hands after touching surfaces in public places.

› Clean and disinfect objects and surfaces you touch.

› Follow all travel guidelines by the CDC.

6. **What is my risk of getting COVID-19 in the United States?**

According to the Centers for Disease Control and Prevention (CDC), the immediate risk of being exposed to COVID-19 is still low for most Americans, but as the outbreak expands, that risk will increase.

Different parts of the U.S. are experiencing various levels of COVID-19 activity, but in states where community spread is occurring there is an increased and accelerated risk.

More cases of COVID-19 are likely to be identified in the U.S. in the coming days and weeks, including more instances of community spread. The CDC expects that widespread transmission of COVID-19 in the U.S. will occur. In the coming months, most of the U.S. population will be exposed to this virus.

You are more at risk for exposure if you:

› Live in a place where ongoing community spread is occurring.

› Have had contact with persons with COVID-19.

› Have returned from traveling to affected international locations.

› Are a health care worker caring for patients with COVID-19.

You are more at risk for severe illness if you are:

› An older adult.

› Have a serious chronic medical condition such as:

  – Heart disease

  – Diabetes

  – Lung disease

7. **What should I do if COVID-19 is spreading in my community?**

In addition to taking everyday precautions, you should take extra measures to put distance between yourself and other people to reduce your risk of being exposed to COVID-19.

Things to consider:

› Stay home as much as possible, and avoid large crowds. Keep 6 feet of distance between you and others. This is also being referred to as "social distancing."

› Consider ways to get food and other essentials brought to your home through family, social, or commercial networks.

› Pay attention for potential COVID-19 symptoms, including, fever, cough, and shortness of breath. If you feel like you are developing symptoms, call your doctor.

For more tips, see the CDC guide "Get ready for COVID-19 now."

8. **What should I do if I think I was exposed to COVID-19?**

Per the CDC, call ahead to your health care provider if you develop a fever or symptoms of respiratory illness, such as coughing or difficulty breathing, or have been in close contact with a person known to have COVID-19, or if you live in or have recently visited an area with ongoing spread.

Cigna also offers a free, web-based interactive symptom checker to assess COVID-19 risk. Through this early-intervention tool, U.S. domestic customers can quickly receive information regarding the severity of their symptoms and recommendations on next steps for care. The

symptom checker will be available the week of March 30 and can be accessed via Cigna.com or myCigna.com and related myCigna mobile applications. Commercial customers who access the tool via Cigna.com will be directed to login into myCigna.com to utilize the tool.

If you feel sick, telehealth care options are available so you can stay home and still get care. To access telehealth options, visit my.Cigna.com and after logging in, select the "Connect Now" button on the home page to talk with a doctor anytime day or night. Cigna understands this may be a stressful situation and appreciates your patience. 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.

Your health care professional will work with your state's public health department and the CDC to determine if you need to be tested for COVID-19.

If you need to see a doctor and do not have your own transportation, work with a medical professional to discuss transportation options. If you have been diagnosed with COVID-19 or suspect you may have it, you should avoid using public transportation, ride-sharing, or taxis.

Additional steps can be found in the CDC's guide "What to Do if You are Sick."

9. **What is the process when someone tests positive? Are they being monitored, or what special treatment or re-treatment is happening?**

    Consult with your doctor to understand the process for self-isolation and retesting to end self-isolation.

    For additional information, please visit the CDC website. A person who tests positive needs to be in self-quarantine for at least 14 days. State and local health departments may have additional criteria. There is no special treatment nor re-treatment. There is re-testing for clearance to leave quarantine.

    Be sure to refer to CDC guidelines since there are frequent CDC updates.

10. **Are we to ask for return-to-work paperwork after treatment showing you are cleared of COVID-19?**

    Consult CDC guidelines in consultation with your human resources department.

Cigna's COVID-19 coverage policy

1. **Will Cigna cover my medical care if I contract COVID-19?**

    Yes. Cigna covers medical care for COVID-19 and will waive cost-sharing and co-pays for office visits, testing, and treatment. This expanded coverage further protects Cigna customers and underscores the company's commitment to delivering access to simple, affordable and predictable health care.

    While Cigna encourages widespread participation, Administrative Services Only (ASO) self-funded plans have an opportunity to opt-out of the waiver option.*

    Cigna has taken the following steps to ensure costs are not a barrier to accessing care.

    ›   **COVID-19 treatment with no copays or cost-shares:** Effective March 30, 2020, Cigna is waiving customer cost-sharing for all COVID-19 treatment through May 31, 2020. The treatments that Cigna will cover for COVID-19 are those covered under Medicare or other applicable state regulations. The company will reimburse health care providers at Cigna's in-network rates or Medicare rates, as applicable.

    ›   **COVID-19 diagnostic visits are covered with no copays or cost-shares:** We're waiving out-of-pocket costs for COVID-19 testing-related visits with in-network providers, whether at a provider's office, urgent care center, emergency room or via virtual care, through May 31, 2020.

*This is required by the Families First Coronavirus Response Act which requires even ASO plans to cover diagnostic testing as well as items and services furnished during an office visit (including telehealth), urgent care center visit, and ER visit resulting in an order or administration of diagnostic testing, but only to the extent that the items/services relate to the testing or evaluating a person to determine if diagnostic testing is required.

This content is offered for informational purposes only. It does not constitute medical advice. Always consult your doctor or other health care professional for appropriate medical advice and care recommendations tailored to your specific medical condition.

› **COVID-19 testing is covered with no copays or cost-shares:** We're waiving copays and cost-shares for COVID-19 FDA-approved testing. Only a health care provider or hospital can administer the test and send the sample to an approved lab for results.

› **Virtual visits for medical care by in-network physicians for at-risk populations:** Customers with transportation challenges, or medical conditions, making them more susceptible to infection, can be treated using virtual care by in-network physicians with virtual capabilities through May 31, 2020, using the standard office visit benefit. Examples of at-risk patients include:

  – **Immunosuppressed:** Patients with a condition or receiving medication that suppresses their immune system, resulting in a reduced ability to fight infection, such as post-transplant, cancer, HIV/AIDS, arthritis, inflammatory bowel disease (IBS).

  – **Chronic conditions:** Diabetes, heart disease, chronic lung disease (e.g., asthma, emphysema, chronic bronchitis), arthritis, cancer and Hepatitis C.

Cigna is covering the following at 100% for all clients and funding – including HDHP plans:

› Virtual visits for a suspected or possible exposure to COVID-19*

  – National vendor partners – AmWell, MDLIVE

  – Network health care providers

› 5-10 minute virtual consultations with health care providers (not vendors), regardless of diagnosis

Cigna is covering at cost share:

› Non-COVID-19-related virtual visits, whether with national virtual care vendors or network health care providers

This coverage is for U.S. patients enrolled in Cigna's employer-sponsored plans, globally mobile plans, Medicare Advantage, Medicaid and the Individual & Family plans.

Cigna will also administer the waiver to self-insured group health plans and we are encouraging widespread participation. Self-insured clients will, however, have an opportunity to opt-out of the waiver by Friday, April 10. Until this time, clients will have the opportunity to assess the change within their organization in consultation with their Cigna Representative.

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

Locations for diagnostic screening and testing

1. **Where do I go for COVID-19 testing?**

   If you think you may have the COVID-19, please call your health care professional first. They will work with your state's public health department and the CDC to determine if you need to be tested for COVID-19.

   Where you can get tested depends on your local circumstances. Your doctor is the best source because they can work with the local health department and health systems. All suspected COVID-19 specimens will be collected at health care facilities such as hospitals and physician offices, and sent to the laboratories of LabCorp or Quest. Specimens for the commercial test will not be collected directly at LabCorp or Quest locations.

Local testing options may include:

> Centers for Disease Control (CDC) and is offered at no cost.

> A commercial test through Laboratory Corporation of America (LabCorp) and Quest Diagnostics (Quest).

Additional steps you should take can be found on the CDC's website "What to Do if You are Sick."

2. **Could customers go to a CVS MinuteClinic for a diagnostic screening and testing?**

No, CVS MinuteClinics are not conducting diagnostic screening or testing. We recommend you work with your health care professional to help you understand what condition you may have, whether you need testing, and the best care options for your condition. We can also connect you to a telehealth service to determine if an office visit screening is necessary based on symptoms.

3. **Will Cigna's out-of-pocket cost waiver for COVID-19 testing apply to the tests that will be available at retail pharmacy locations and drive-thru locations?**

Yes, Cigna's of out-of-pocket cost waiver for locations with FDA-approved COVID-19 testing will apply.

4. **I might have COVID-19, but my provider doesn't think I need to be tested. What should I do next?**

We recommend you work with your health care professional to help you understand what condition you may have, whether you need testing, and the best care options for your condition. Per the CDC, you should:

> Stay home.

> Do not use public transportation, taxis or ride-sharing services.

> Monitor your symptoms.

> Get rest and stay hydrated.

> Cover your cough and sneezes.

> Wash your hands often with soap and water for at least 20 seconds. This is especially important after blowing your nose, coughing, sneezing or going to the bathroom as well as before eating or preparing food.

> As much as possible, use a separate bathroom and stay away from people and pets at your home.

> If you need to be outside the home, wear a face mask.

> For a medical emergency, call 911 and let them know you may have COVID-19.

Additional steps you should take can be found on the CDC's website "10 things you can do to manage your respiratory symptoms at home."

Telehealth and Virtual Care services

1. **What telehealth resources does Cigna offer?**

Cigna is waiving customer cost sharing for telehealth screenings for COVID-19 through May 31, 2020. There are two ways you can connect with a doctor through phone or video to discuss symptoms related to COVID-19.

> **Your provider:** Call or email your primary care provider about being screened for COVID-19.

> **Cigna Virtual Care:** Connect with a board-certified doctor via video online or phone any time day or night (24/7). Cigna understands this may be a stressful situation and appreciates your patience. Due to COVID-19, you are likely to experience higher than normal wait times. You can access by:

> **myCigna.com**
> – Log in to **myCigna.com**
> – On the dashboard, look for the Talk to a Doctor or Nurse module and select the "Connect Now" button

> **Phone**
> – MDLIVE at 888.726.3171
> – Amwell at 855.667.9722

> If the virtual health provider determines you need further evaluation or testing, they will:
> – Refer you to a local hospital and let the hospital know of your arrival.
> – Make sure local public health officials are contacted.
> – Follow up to make sure you were seen and are informed on ways to manage your symptoms.

2. **Why are the wait times long with telehealth services?**

   Due to the volume of COVID-19-related visits/inquiries, you are likely to experience higher than normal wait times and Cigna understands that this is a stressful situation and appreciates your patience.

   To provide additional support for the medical community, Cigna will deploy hundreds of the company's on-staff clinicians, including physicians and nurse practitioners, to join the team of health care professionals at MDLIVE, a leading telehealth company and Cigna network partner.

3. **Will the telehealth clinician be able to direct patients to a lab for testing if patient is traveling internationally?**

   If the virtual health provider determines you need further evaluation or testing, they will:

   > Refer you to a local hospital and let the hospital know of your arrival.
   > Make sure local public health officials are contacted.
   > Follow up to make sure you were seen and are informed on ways to manage your symptoms.

4. **Does Cigna's enhanced coverage for doctor's visits cover mental health?**

   Cigna's enhanced coverage allows providers to transition in-office therapy appointments to virtual or telehealth visits to help our customers and provider partners avoid potential exposure to COVID-19, while also ensuring a continuation of treatment. The standard benefit plan design applies.

5. **What is the cost of an MDLIVE or Amwell visit for someone who is uninsured?**

   Direct-to-consumer pricing is available on both vendor sites.

   > MDLIVE.com
   > Amwell.com

Tell me about the COVID-19 test.

1. **How does the test for the COVID-19 work?**

   Testing for COVID-19 consists of a swab of the nose/throat performed by a physician.

2. **When will the test be available?**

   The commercial test is now available.

3. **Should I be tested for COVID-19?**

   We recommend you work with your health care professional to help you understand what

condition you may have, whether you need testing, and the best care options for your condition. We can also connect you to a telehealth service to determine if an office visit screening is necessary based on symptoms.

Where you can get tested depends on your local circumstances. Your doctor is the best source because they can work with the local health department and health systems.

4. **Is prior authorization required?**

    Prior authorization is not required for the COVID-19 test.

5. **If COVID-19 testing is taking a long time to be done, what can the employee do if their health is getting worse?**

    CDC recommendations should be followed. The recommendations currently state the following.

    If you develop emergency warning signs for COVID-19 get medical attention immediately. Emergency warning signs include:*

    ❯ Difficulty breathing or shortness of breath

    ❯ Persistent pain or pressure in the chest

    ❯ New confusion or inability to arouse

    ❯ Bluish lips or face

6. **Will a positive diagnosis ensure immediate treatment is activated even though the testing was not in the public health system?**

    If the employee tests positive, the physician will determine whether or not they should self-quarantine or need to be admitted based on the severity of their symptoms and underlying conditions.

Prescription questions

1. **Will we consider lifting "refill too soon" restrictions?**

    We understand our customers' concern and desire to be prepared in response to the threat of COVID-19. Present conditions do not call for us to enact early refills, but we are monitoring the situation closely and will update our information and policy if, or when, the situation changes.

    Customers can have peace of mind with their prescription medications by using home delivery, which offers home delivery of up to 90-day supplies of prescription maintenance medications and free delivery. Pharmacists are available 24/7 to answer questions, offer counseling and support, and assist with prescription orders. Members are encouraged to refill their medications responsibly. Call **800.835.3784** for more information on home delivery.

2. **We see that several governors have declared a State of Emergency in response to COVID-19. What are Cigna and Express Scripts' policies for implementing refill overrides so members can be prepared?**

    While State of Emergency declarations usually are a trigger for refill overrides in weather-related emergencies, present conditions currently do not call for us to implement such overrides. Implementing overrides prematurely could put a strain on the supply chain and disrupt current inventories.

    We understand our members' desire to be prepared. Standard refill policies, which allow members to refill or renew a prescription medication when 25%–35% of their current prescription is remaining, should help them stay on track with their medication during this time.

    We are well prepared to ensure we can meet the medication needs of our members so they can stay healthy. Our drug sourcing teams have a long-established risk monitoring tool that maps the origins of drug products around the globe and allows us to monitor supplies and adjust our inventory procurement to mitigate shortages. We have been monitoring this situation, and have made adjustments to our procurement to ensure we have adequate inventories to meet demands.

We will continue to monitor this situation closely, abide by all requirements put forth by government agencies, and will update our information and policy if, or when, the situation changes.

3. **What are Cigna and Express Scripts doing to help support clients and members during the COVID-19 pandemic?**

With home delivery we provide free standard shipping on medications to all our members and as part of our standard processes and procedure.

In situations where patients may need expedited shipping, our pharmacists are available 24/7 to provide counseling and answer any questions patients may have in regard to making sure they have medication on hand when they need it. Where needed, our pharmacy can provide expedited shipping with no additional fee.

EAP session enhancement [For clients with Employee Assistance Program (EAP) benefits]

1. **How will this enhancement work?**

Normally, EAP sessions are available on a per issue basis throughout the year. What Cigna is doing is to make available a second set of sessions for the same issue, based on the client's EAP session model. In effect, this can double the number of available no-cost sessions – up to a maximum of ten sessions per issue.

The initial referral and EAP code (formerly known as an EAP authorization code) will be provided based on the existing session model. The customer will be told about the availability of another set of sessions, which can be accessed after the first set are used – up to a maximum of ten sessions.

IF EXISTING EAP SESSION MODEL IS:	INITIAL EAP CODE COVERS:	IF NEEDED, 2ND EAP CODE WILL COVER AN ADDITIONAL:	TOTAL SESSIONS PER ISSUE (MAXIMUM OF 10 ALLOWED):
1-3 sessions	1-3 sessions	1-3 sessions	6 sessions
1-4 sessions	1-4 sessions	1-4 sessions	8 sessions
1-5 sessions	1-5 sessions	1-5 sessions	10 sessions
1-6 sessions	1-6 sessions	1-4 sessions	10 sessions
1-7 sessions	1-7 sessions	1-3 sessions	10 sessions
1-8 sessions	1-8 sessions	1-2 sessions	10 sessions
1-9 sessions	1-9 sessions	1 session	10 sessions
1-10 sessions	1-10 sessions	Not available	10 sessions
FOR CTBH ENROLLED CUSTOMERS*:	**INITIAL EAP CODE COVERS:**	**IF NEEDED, 2ND EAP CODE COVERS:**	**TOTAL SESSIONS PER ISSUE (MAXIMUM OF 10 ALLOWED):**
1-3 sessions	1-3 sessions	1-3 sessions	6 sessions
FOR FACETS BEHAVIORAL HEALTH ENROLLED CUSTOMERS*:	**INITIAL EAP CODE COVERS:**	**IF NEEDED, 2ND EAP CODE COVERS:**	**TOTAL SESSIONS PER ISSUE (MAXIMUM OF 10 ALLOWED):**
1-3 sessions	1-3 sessions	1-3 sessions	6 sessions

The customer or provider will be able to contact Cigna Behavioral Health to request the additional sessions after the first set has been used. At that time, a new case will be opened and another set of sessions made available with a new EAP Code. Please note, this expansion of sessions does not apply to the Life Assistance Program (LAP) which is a value-added program and will continue to offer up to three sessions per issue.

*Reminder: Cigna Total Behavioral Health (CTBH) and Facets Behavioral Health customer access to sessions is only for enrolled employees and enrolled dependents. It is not a household benefit, like the EAP.

This content is offered for informational purposes only. It does not constitute medical advice. Always consult your doctor or other health care professional for appropriate medical advice and care recommendations tailored to your specific medical condition.

2. **What qualifies as a COVID-19 related stressor?**

We will be taking a broad approach to this. A stressor/concern in response to the impact of the Coronavirus on daily lives could include:

> My business closed; I have to work from home and I am stressed about the impact to my work/life demands

> We're now experiencing increased family or marital conflict now that we are largely stuck at home

> I'm freaking out about the financial stress and losing sleep

> I'm feeling anxious and isolated

> I'm now thrust into a caregiver role and overwhelmed

> My family member is hospitalized and I cannot visit them.

There are countless examples we might offer. We can expect most issues will be impacted in some way if not directly triggered by what's happening.

3. **Who can use these services?**

For EAP clients, anyone living in the employee household can use the EAP: spouse/partner, child, adult child, parent, grandparent, roommate, etc.

For existing Cigna clients with CTBH, or smaller to mid-size clients with 25-499 employees with emotional well-being support services, these services are only available to customers enrolled in the medical coverage. It does not extend to the employee's household.

Please note, this is not extended to the Life Assistance Program (LAP). Resource enhancements are in place for CGI and LAP customers which include on-demand, targeted webcasts and additional flyers to help customers impacted by COVID-19 stressors.

Cybersecurity/information protection/fraud

1. **Are cybercriminals and bad actors using the COVID-19 outbreak to their advantage?**

As early as January of this year, cyber criminals began utilizing the COVID-19 outbreak as a lure for phishing scams and malware delivery. Recently, phishing threats were identified impersonating health services providers (including Cigna), The World Health Organization, and The CDC, and websites with reputable COVID-19 reporting maps. Activity like this is expected to continue across the industry as COVID-19 continues to spread and gain greater attention.

These scams are intended to steal personal information or direct users to malicious websites. The scams will typically ask for credentials (username and password), banking account details, Social Security numbers and other sensitive information.

Some emails impersonating Cigna claim to be a "Secure Email" or "Protected Notification" from Cigna and contain a link, labeled as a "Bill" or "Account Invoice." Clicking on the link will deliver malware to the recipient's computer.

2. **What is Cigna doing to safeguard our members' data and PII during this time?**

As a leader in health care services, maintaining the security of our customers' data is always a top priority. Our teams work around the clock, 24/7, to stay ahead of bad actors; and we're taking additional steps to protect against attackers who might believe our company or our customers are susceptible targets during a pandemic stress scenario.

Cigna's Information Protection teams receive and monitor security intelligence data from multiple sources on a daily basis to identify emerging threats, attacks and vulnerability trends. We also have relationships with a number of government and private cybersecurity communities. The phishing scams we've seen to date will likely evolve in this environment and we are on heightened alert.

Cigna will continue to monitor the threat landscape in order to protect the interest of our company and all of our stakeholders. We will continue to help educate our employees and stakeholders in cybersecurity policies and practices to assist with identification and reporting of phishing and social engineering activities.

3. **What can clients/customers/patients/partners do to avoid scams?**

We understand that many of our clients and members are experiencing this event in much the same way as Cigna. We advise our stakeholders to be on the alert for the various social engineering tactics, such as email phishing and phone-based fraud.

Be wary of suspicious emails and attachments, especially if the email is from a questionable or unknown source; this includes emails claiming to be from health services providers (such as Cigna) or health organizations such as the Centers for Disease Control and Prevention (CDC), World Health Organization (WHO) or experts saying that have information about the virus.

Tips:

› For the most up-to-date information about COVID-19, you should visit websites directly and not through suspicious links in email.

› Never click on links embedded within email messages. These could download viruses onto your computer or device.

› Avoid online offers for any medications. There are currently no prescription or over-the-counter products available to treat or cure COVID-19 – online or in stores.

› Cigna would never ask you for highly sensitive data or information by email.

› Do not provide highly sensitive data or information over the phone unless you are certain the person requesting it has the authority to collect it.

› If you have any questions about a communication coming from Cigna, clients should reach out to their Cigna representative. Customers should call the number on the back of their insurance card.

4. **What cases of fraud have been reported?**

The FDA alerted consumers to unauthorized, fraudulent COVID-19 Test Kits. The FDA is actively and aggressively monitoring the market for any firms marketing products with fraudulent COVID-19 diagnostic, prevention and treatment claims as part of our ongoing efforts to protect public health during this pandemic. As a result of these activities, the agency is beginning to see unauthorized fraudulent test kits that are being marketed to test for COVID-19 in the home.

https://www.fda.gov/news-events/press-announcements/coronavirus-covid-19-update-fda-alerts-consumers-about-unauthorized-fraudulent-covid-19-test-kits

General and miscellaneous questions

1. **What should employers do to address workplace health, such as when to send employees home if they've traveled to infected areas, etc.?**

   Employers should follow recommendations established by the Centers for Disease Control and Prevention, which can be found on the "Interim Guidance for Businesses and Employers" page of cdc.gov:
   https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html

2. **Can pets become infected with COVID-19? Could pets be a carrier of COVID-19 that would get healthy family members sick?**

   Individuals with pets should follow the CDC's recommendations for pets on cdc.gov:
   https://www.cdc.gov/coronavirus/2019-ncov/prepare/animals.html

3. **Should travel/vacations be canceled at this point?**

   Refer to travel guidelines by the CDC:
   https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html

If you have a question not answered here or need additional information, please contact your Cigna Representative.