



COVID-19

Answers to Frequently Asked Questions

Updated: March 19, 2020

To see our previously published FAQs, please click here: [CGI COVID-19 FAQ, March 9, 2020](#)

Cigna Group Insurance coverage and policy questions

Updated: How do my employees report a leave or disability to Cigna?

We strongly recommend that employees report their leave or disability online: www.Cigna.com/customer-forms or www.mycigna.com. This is the most effective means to report an event as call volume increases. Employees may also report an event 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.

Would an employee be considered eligible for a leave (paid or unpaid) under a federal or state leave program if local health departments or law enforcement agencies require business closures or require employees to stay home under quarantine?

Congress passed, and the President signed into law, an expansion of the the Family and Medical Leave Act of 1993 (FMLA). Employers with under 500 employees may be required to provide employees paid leave if the employee is unable to work or telework because quarantine, self-quarantine, symptoms, care of family member, school closure, etc. Monetary limits are \$200 per day/\$10,000 in the aggregate. More details can be found here: <https://www.congress.gov/116/bills/hr6201/BILLS-116hr6201eh.pdf>

Cigna is also tracking statutory legislation to determine revisions to their disability plans. Cigna is reviewing states that normally don't have state disability plans but may initiate a special program due to COVID-19. We are working on updating a state by state [reference guide](#). As this is a rapidly changing situation, the guide will be updated regularly and we will provide updates as quickly as possible.

Can an employer require that an employee stay home from work if they are concerned the employee may be infected with COVID-19?

Cigna Group Insurance is unable to provide legal advice on this matter and would recommend that our clients work with their internal Human Resource and Employee Relations resources to develop action steps specific to your organization. We encourage you to follow the guidance provided by local health authorities, the [World Health Organization](#) and [U.S. Centers for Disease Control and Prevention](#).

If we require our employees to stay home and they are unable to complete their job functions from home, are we required to provide paid leave?

State paid sick leave and/or family medical leave protection may be available in these situations (eligibility requirements vary by state). Your Cigna team serves as your consultative partners where we are able to provide appropriate guidance and direction. With respect to company-sponsored paid leaves and questions pertaining to eligibility and duration, we must defer questions related to these plans to our clients to make the appropriate determinations consistent with their plans and policies.

Will Cigna accommodate an employer's decision to approve Family Medical Leave (FMLA) during employer-initiated quarantines?

Employers should not designate a leave that does not qualify for FMLA as an FMLA leave, as an employee is limited to 12 weeks of FMLA in any 12-month period. If an employer improperly designates a non-FMLA leave as FMLA qualifying, the employer may interfere with the employee's right to take 12 weeks of true, qualifying, FMLA leave within the same 12-month period.

The Department of Labor has issued additional guidance in this regard:
<https://www.dol.gov/agencies/whd/fmla/pandemic>

How and when would a COVID-19 diagnosis constitute a disability?

Symptoms consistent with COVID-19 will be evaluated against the terms and conditions of disability policy or plan as they would any other confirmed sickness. We will work closely with our customers, clients, providers, and clinical resource team to obtain the information necessary to make a determination.

Will Cigna accommodate an employer's decision to approve benefit payments if clients have a self-funded short-term disability plan?

We are unable to deviate from our contractual agreement; however, we will work closely with our clients, customers, providers and clinical resources to gather all information necessary to ensure we have a holistic view of our customers' restrictions and limitations and all supporting documentation necessary to make an accurate determination.

Business Continuity Planning

What advance preparations Cigna is taking specific to COVID-19 to ensure business continuity?

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

- Leveraging Cigna's medical staff to provide employees, including our clinical staff, with updated information on the outbreak, symptoms, and appropriate next steps

- Providing ongoing communication to our employees globally, including the symptoms, items for consideration, talking points for both customer service representatives and account managers, manager guidance, employee FAQ's, and protocols for self-reporting
- Distributing supplies to Cigna offices and employees, as needed
- Increased cleaning and sanitization services within our office spaces and enhanced food preparation safety in employee cafeteria kitchens
- Implemented work at home capabilities for our workforce
- Implemented applicable travel restrictions for non-essential business
- Your claim team will remain the same, but you may see additional claim managers assigned to your accounts in order to ensure appropriate levels of support.

Additional information and resources

Updated: What additional resources can Cigna offer?

We have put together resources, information, and helpful links on [Cigna.com](https://www.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 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.

My Secure Advantage* is a full-service financial wellness offering, available to all Cigna Group Insurance customers and their household members. This offering includes 30-days' pre-paid expert money-coaching for all types of financial planning and challenges, identity theft and fraud resolution services, and online tools for state-specific wills and other important legal documents. Your employees can access this benefit by calling: 888.724.2262 M-F 9am to 11pm EST or they can go online and visit <https://cigna.mysecureadvantage.com/>.

Additional [Value-Added Services](#), like My Secure Advantage, may be available for your employees. *Note: Programs may vary based on product.*

Together, all the way.®



*These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Programs are provided through third-party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law. My Secure Advantage is NOT insurance and does not provide reimbursement for financial losses. Program is provided through a third party vendor who is solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and is not available where prohibited by law.

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