



COVID-19

Our commitment to support you and your employees

Cigna Group Insurance (CGI) is committed to support you and your employees' health and peace of mind.

The unpredictability of the current situation is complex and we understand how stressful that can be. We've put in place a range of actions, focused on your unique needs and those of your employees, to better support you and take a proactive approach to address coverage concerns.

How Cigna Group Insurance is leading for our clients and their employees by making adjustments to our claim and leave process to help reduce stress, gaps in pay and better support our clients and their employees:

- ▶ Cigna will provide a 14-day approval on Short Term Disability (STD) claims with a verbal confirmation of symptoms and treatment of COVID-19 from the customer.
- ▶ COVID-19 claims will be expedited for claim decision and payment.
- ▶ If a customer is unable to provide medical documentation to extend their claim, Cigna will work with the customer to provide additional time based on their unique situation.
- ▶ We will continue coverage* through May 1, 2020, for employees who were furloughed or had their hours reduced as a result of the pandemic.
- ▶ In addition, we have received many requests to fundamentally change plans for clients that have self-funded STD programs with us. We understand your desire to take care of your employees and their families during this challenging time. We want to help while remaining focused on claims, situations your plans are intended to cover and ensuring continuity to the millions of disabled customers we are privileged to serve every day. We've put together resources and guidance to assist you with these questions.

Please [click here](#) for more details along with additional updates we are making to accommodate you and your employees. Note, these updates apply for both ASO

and fully-insured plans.

We will continue to provide regular updates as the situation develops. [Click here](#) if you missed our latest FAQ.

For those clients and customers with Cigna medical coverage

Cigna has taken a number of actions to support all those we serve. We [expanded coverage options for medical customers](#) diagnosed with Coronavirus and we are helping people access medical care virtually, over the phone or in person. We established a 24-hour, toll-free help line (1-866-912-1687) in the U.S. to connect people, whether or not they're Cigna customers, with qualified clinicians who can provide support and guidance.

If you have any questions, please do not hesitate to contact your Cigna representative or CGIQuestions@Cigna.com.

* Applies to individuals who were members of an eligible class under a Cigna Life, Accident or Disability policy on March 1, 2020. As we approach May 1, 2020, we will evaluate the situation and may provide additional guidance. Additional details can be found [here](#).

Together, all the way.®

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