

Cigna's Pandemic Planning Client Information

Cigna's Emerging Virus Epidemic Workgroup

Because of the potential disruption to business operations, government functions and health care systems, Cigna believes that the first step in any enterprise-wide planning is the formation of an internal advisory group to develop actions, priorities, timelines and measures of progress, specific to the organization. At Cigna, our Emerging Virus Epidemic Workgroup directs enterprise-wide planning and continues to closely monitor this situation to help ensure the health and safety of our employees around the globe.

Since the threat is constantly evolving, Cigna expects to review and revise its level of preparedness, actions, priorities and timelines as appropriate to reflect changes in our understanding of the threat and any new recommendations provided by the Centers for Disease Control and Prevention (CDC), International SOS, or World Health Organization (WHO) as they become available. Our planning has been divided into four general areas: business continuity planning, steps to minimize transmission of the virus in the workplace, steps to ensure access to services for Cigna participants, and communications planning.

Cigna's Commitment to Preparedness and 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. Cigna has taken a leadership role as a stakeholder in the planning and development of federal policies and procedures for a potential pandemic. Cigna medical directors have been content reviewers for the International SOS pandemic protocols and participated as a liaison member to the CDC Advisory Committee on Immunization Practices. They are also involved in federal pandemic planning as well as industry-wide planning groups.

Business Continuity Planning

- Cigna has a matrix of call and claim and health care facilitation centers in multiple locations around the United States and abroad. The systems capability in place gives the company the flexibility to re-route calls to other facilities as necessary in order to help ensure business continuity. We have employed this system for natural disasters such as hurricane season or during other weather-related facilities closures.
- Cigna has systems capability and flexibility, with the option to further expand these capabilities as warranted, to allow many of our employees to work from home in the event of an outbreak. Depending on the circumstances, we may encourage that practice in the event of any widespread disease.
- Cigna travel guidelines and restrictions have been developed and will be implemented, if needed, to minimize the spread of the virus within the Cigna employee population and to generally minimize the spread of the virus from region to region, or country to country.

Steps Cigna May Take to Ensure Access to Benefits and Services

- Suspend referral, prior-authorization and medical necessity review requirements in the case of provider shortages in a pandemic;
- Reimburse charges for covered services obtained from non-participating providers at the in-network benefit level if a member is unable to access a participating facility or physician;
- Suspend "too soon to fill" requirements for prescriptions;
- Suspend coverage termination for non-payment of premium if the mail delivery system is affected;

- Work with beneficiaries to establish alternate methods for their receipt of payments of ongoing benefits during the emergency period if the mail delivery system is affected;
- Suspend renewals, non-renewals and rate increases that would be effective after the beginning of the emergency period until the emergency is over;
- Waive waiting periods and/or extend deadlines to file for benefits, and work with banks and beneficiaries to speed up the reissue process when it becomes necessary to stop payment on previously issued benefit checks;
- Work with Cigna Group Insurance beneficiaries to ascertain the death of an insured in the event that a death certificate may not be readily available;
- Activate Cigna Behavioral Health designated service teams that are already specially trained to assist members in times of emergency;
- Continue working with international, national, and local public health sectors to identify geographic-specific resources, including the availability of antiviral medications, medical providers and emergency services to support the health and welfare of Cigna employees, clients, members and plan participants, and their families in the event of an outbreak;
- Services that are Elective or not Disaster-related are excluded from this policy.

Steps Cigna Will Take to Minimize Transmission of any Virus in the Workplace

- Promote respiratory and cough etiquette, and frequent hand washing to minimize spread of any viral illness.
- Institute flexible work setting and schedules (telecommuting and staggered shifts) should it become necessary.
- Implement guidelines to reduce the frequency and type of face-to-face contact among employees, and between employees and customers during any outbreak.
- Institute the use of disposable masks if recommended by the CDC or public health officials.
- Provide sufficient and accessible personal infection control supplies such as single use cleaning swabs, tissues and receptacles for their disposal by restroom exit doors.
- Modify employee compensation and sick-leave absence policies for use in a pandemic situation (schools may be closed for extended periods and public transportation will be significantly affected) including policies on returning to work after recovery.
- Modify procedures for employees who have been exposed, are suspected to be ill, or become ill at the worksite (i.e., mandatory sick leave)
- Educate employees on signs and symptoms of virus and how to reduce exposure.
- Adhering to CDC travel recommendations, institute policies to restrict travel into affected geographic areas and guidance for employees returning from affected areas to the workplace.
- Prohibiting certain employees (ill, returning travelers from affected areas, diagnosed) from returning to the workplace.

Cigna's Communications Planning

- Cigna's 24-hour Health Information Line is staffed 24 hours a day, seven days a week to assist members with health related questions.
- Cigna member services will have up-to-date information on benefit services and in the event of a pandemic; a dedicated hotline may also be opened.

- Cigna has extensive Web-based information on coverage policies, frequently asked benefit questions, and other information available to members and clients.
- Virus-related information will be posted at myCigna.com as well as links to the CDC and other sources of pandemic information.
- Press releases will be issued to alert plan participants of how to access benefits and services.
- Cigna may activate telephone hotlines or a dedicated Web site for Cigna employees to communicate the status of the outbreak and actions being taken by the enterprise.
- Cigna will utilize the Cigna Behavioral Health/Employee Assistance Program (EAP) telephone help lines, staffed by trained counselors, to speak with individuals and groups of individuals about how to cope with grief, anxiety, stress, or other issues during, or in the aftermath, of a disaster.
- Cigna will coordinate with, support, and complement public health education efforts and communications.

Preparing Your Organization

All employers face the challenge of developing customized Epidemic/Pandemic Preparedness Plans for their organizations. For comprehensive information on Pandemic Preparedness Protocols, Cigna recommends consultation with the WHO, the CDC, United States Pandemic Preparedness, or International SOS, all of whom have developed sets of pandemic preparedness protocols or checklists to assist organizations in developing a pandemic continuity plan. To our knowledge, International SOS has the most comprehensive tool currently available to help global organizations to design company-specific plans that are applicable to all international situations.

For more information about pandemic preparation, the following sites may be useful:

- Centers for Disease Control and Prevention (CDC): <https://www.cdc.gov/flu/pandemic-resources/planning-preparedness/index.html>
- World Health Organization (WHO): <https://www.who.int/influenza/preparedness/pandemic/en/>
- US Government Pandemic Preparedness: www.pandemicflu.gov
- International SOS: www.internationalsos.com/