

FAQ for Employees: COVID-19 (Coronavirus) Guidance

March 2, 2020

What is the coronavirus?

Coronaviruses are a family of viruses that can cause illness in both animals and people. The 2003 SARS outbreak, also known as Severe Acute Respiratory Syndrome, is a well-known coronavirus. In January of 2020, the World Health Organization (WHO) announced a new coronavirus outbreak, now called COVID-19, which was first detected in China. While it is still too early to fully understand COVID-19, our number-one priority is to support the health and safety of our employees, members and patients.

How does COVID-19 spread?

This is an emerging virus, so there are still many unknowns. At this time, it is unclear how easily or effectively the virus is spreading between people. As with all respiratory viruses, it is advisable to limit close contact (within six feet) with an infected person. Coronaviruses are also spread when an infected person coughs or sneezes, or by touching an infected surface or object and then touching your own mouth, nose or eyes. It is unknown if COVID-19 spreads in this way. For the most updated information about COVID-19, visit the CDC's [Share the Facts, Stop the Fear page](#)

What are the symptoms of the COVID-19?

Symptoms are similar to an upper respiratory infection and may include:

- Fever
- Cough
- Shortness of breath

More cases of COVID-19 are expected to be diagnosed, much like the other epidemics that we have experienced over the last 15 years. But it is important to know that 80 percent of COVID-19 cases are mild or without symptoms. Like the seasonal flu, COVID-19 infection is more severe in patients with chronic underlying health conditions and the elderly.

What if I think I was exposed to the COVID-19?

If you believe you may have been exposed to the virus, it is recommended you avoid public places, including public transportation. Call your primary care provider (or local public health agency) immediately to ask for guidance *prior* to making an emergency room visit. This will help limit exposure to the general public.

If you have UnitedHealthcare medical insurance, consider a Virtual Visit* available through the UnitedHealthcare app, which can be downloaded at no additional charge for Android and Apple devices to people enrolled in UnitedHealthcare health benefit plans. The app also enables eligible plan participants to directly schedule and conduct a Virtual Visit with a doctor* and schedule a callback from a UnitedHealthcare customer service advocate.

Is there a treatment for COVID-19?

At present, there is no specific treatment or vaccine for COVID-19 and diagnostic testing for the virus is currently being conducted only at the Centers for Disease Control and Prevention (CDC) labs. Please speak to your provider about whether or not you need testing. Supportive care for affected individuals may include hydration, supplemental oxygen or mechanical ventilation for severe illness. If you have UnitedHealthcare insurance (UHC), UHC will cover diagnostic testing, along with any hospital isolation and

supportive care required for individuals who may be affected by COVID-19. Normal health plan deductibles and co-insurance payments will apply.

How can I protect myself from the COVID-19?

Until there are more answers, you are advised to follow good prevention practices, including:

- Washing your hands frequently with soap and water for 20 seconds or using alcohol-based hand sanitizer with at least 60% alcohol if soap and water are not available
- Avoid touching your eyes, nose and mouth with unwashed hands
- Avoid close contact with people who are sick
- Clean and disinfect frequently touched surfaces, like your phone or computer
- Cover your nose and mouth with a tissue when you cough or sneeze then throw the tissue in the trash
- Stay home when you are sick
- While a flu shot does not prevent COVID-19, it's still good to protect yourself against influenza. If you have UnitedHealthcare medical insurance, contact your primary care provider or search myuhc.com to find a network provider and schedule your shot

Will wearing a mask prevent me from getting the virus?

No, surgical masks do not protect people from the COVID-19. It's a small virus that can fit through the mask or along the edges where there are gaps. Surgical masks are most effective as controlling spread of the virus from a source or infected person. Surgical masks should not be used by healthy people for "protection" from coronavirus – it will not provide protection and will deplete the limited stock needed for use by sick individuals.

Is there guidance related to international travel?

At present, the Center for Disease Control recommends that travelers avoid all nonessential travel to China. Additional restrictions and cancellations of events may occur. This situation is evolving, so please visit the [CDC Information for Travelers](#) for the latest guidance.

Are there other things I should do to prepare?

Even though the trajectory of the virus is unknown, the CDC says that now is a good time to assess individual and family preparedness, but advised that preparations do not need to go beyond what is needed for a natural disaster or an infrastructure disruption. Preparedness typically includes making a plan, [making a kit](#), and staying informed. Resources are available from the [US Department of Homeland Security](#), [the CDC](#), and [the Red Cross](#).

Where can I find more information about 2019-nCoV?

This situation is fluid and evolving quickly. For the latest information, guidance and travel alerts, visit the CDC's COVID-19 homepage and the World Health Organization website. Understanding the facts around the virus will help reduce stigma and panic. Emotional-support resources and information are also available via Optum Employee Assistance public phone line, 1-866-342-6892 and online at www.liveandworkwell.com.

Related Links

[CDC Overview](#)
[CDC Share the Facts, Stop the Fear Page](#)
[CDC Travel Advisories and Health Notices](#)
[Department of Homeland Security Emergency Preparedness Page](#)
[World Health Organization COVID-19 Page](#)
[United States Department of State Information](#)

. * People enrolled in employer-sponsored and individual health plans who have a smartphone can download the free UnitedHealthcare app, which provides instant access to their ID card, ability to review and manage prescription medications, locate nearby network care providers and facilities, their personal health benefits and more. The app also enables eligible plan participants to directly schedule and conduct a Virtual Visit with a doctor and schedule a callback from a UnitedHealthcare customer service advocate. Additional out-of-pocket costs may be required for telemedicine services depending on the plan and any applicable state requirements. Optum does not provide medical advice. The information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans. ©2020 Optum, Inc. All rights reserved.