What you need to know about coronavirus disease 2019 (COVID-19)

Coronavirus disease 2019 (COVID-19) is a respiratory illness. It can spread between people. The first virus was detected in Wuhan, China.

This is a new strain of virus. There are still many things we don’t know. We don’t know how well it spreads between people. And we don’t know how bad the illness can be. The Centers for Disease Control and Prevention (CDC) is monitoring this evolving situation.

We are closely monitoring the CDC and the World Health Organization (WHO) websites. As there are new updates, we will share this information. Our focus is meeting the needs of our members, providers and employees.

Both the CDC and the World Health Organization (WHO) believe the risk for contracting the virus in the United States is relatively low.

Information about COVID-19 and tips for staying healthy

What are the symptoms of COVID-19?

Common symptoms may include:
- Fever
- Cough
- Shortness of breath

These are similar to a respiratory infection. Most people with mild COVID-19 illnesses will recover on their own. They may not need to be in the hospital.

In bad cases, the infection can cause pneumonia, acute respiratory syndrome, kidney failure and even death. Some people are at a higher risk. This includes people who:
- Have heart and lung disease
- Have a weakened immune system
- Are elderly or very young
How is COVID-19 spread?

The virus is thought to be spread from an infected person to others. This happens:
- From direct contact such as shaking hands
- Through the air when an infected person coughs or sneezes

People are most contagious when they are sick and experiencing symptoms. It may be possible that a person can get COVID-19 by touching a surface that has the virus on it and then touching their own mouth, nose, or possibly eyes. However, the CDC states they don’t think this is the main way the virus spreads.

How easily does the virus spread?

It’s not clear yet how easily COVID-19 spreads from person-to-person.

How can I protect myself from COVID-19?

Right now there is no vaccine for COVID-19. But, you may be able to reduce your risk by taking these steps:
- Wash your hands often with soap and water for at least 20 seconds
- If you can’t wash your hands use an alcohol-based hand sanitizer with at least 60% alcohol
- Cover your nose and mouth with a tissue when you cough or sneeze, then throw the tissue in the trash
- Avoid touching your eyes, nose or mouth with unwashed hands
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe
- Avoid close contact with people you know who are sick

If you have symptoms of a cold or flu, stay home while you are sick. Avoid public places. This includes public transportation.

Should I wear a mask?

Wearing a surgical face mask will not prevent you from getting sick from COVID-19. The CDC does not recommend use of face masks by the general public for prevention of COVID-19.

If you do have symptoms of COVID-19, wear a mask to help prevent spreading the disease to others. You can read more about how prevent the spread of the virus on the CDC website.

Is there treatment for COVID-19?

At this time there are no specific treatments or medicines for COVID-19. There currently is no vaccine to prevent COVID-19.
If you think you have been exposed to COVID-19, call your PCP right away.

**Do my benefits cover treatment?**

If you think you’ve been exposed to COVID-19, please contact your PCP right away. Doctor visits, testing and treatment are covered under your health plan benefits.

**Who should be tested for the COVID-19?**

The CDC recommends the following people get tested for the virus:

- Anyone with symptoms of COVID-19
- Anyone who has visited China, South Korea, Iran, Italy or any affected area. This may change, please check [www.cdc.gov](http://www.cdc.gov) for updated areas.
- Anyone who has been in contact with someone who is suspected or confirmed of having COVID-19

If you think you need to get tested, call your PCP right away.

**Is it safe for me to travel?**

At this time, the CDC recommends travelers avoid all non-essential travel to:

- China
- South Korea
- Iran
- Italy

People living in these countries who are not from the U.S. aren’t able to travel to the U.S. right now. This situation is still evolving and additional restrictions and cancellations of events may occur.

Visit the [CDC Travel Guidance site](http://www.cdc.gov) for the latest updates.

**Where can I find more information on COVID-19?**

The following sites have more information. There will be updates as things change so check back to view the most recent updates.


**State Department of Health websites:**