

Coronaviruses are a family of viruses that can cause illness in animals and people. Those infecting animals may evolve into newer, disease-causing human coronaviruses. Two more recent and past Coronaviruses are severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS).

# Coronavirus 2019 (COVID-19): What you need to know.

## How does COVID-19 spread?

COVID-19 is believed to be linked to an animal reservoir as the original source of the virus. Since then, there has been some person-to-person transmission in China and limited confirmed cases outside of China.

This is an emerging virus, so there are still many unknowns. At this time, it is unclear how easily or effectively the COVID-19 virus is spreading between people. As with all respiratory viruses, it is advisable to limit close contact (within six feet) with an infected person. It also appears that COVID-19 may 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.

## What are the symptoms of COVID-19?

Symptoms are similar to a respiratory infection and may include:

- Fever
- Cough
- Shortness of breath

Some people—usually the elderly, the young or the immunocompromised (those with an inadequate immune system or existing chronic conditions)—may experience more severe symptoms, such as pneumonia, severe acute respiratory syndrome, kidney failure or even death.

**Both the CDC and the WHO believe that the risk of contracting the virus is relatively low.**

UnitedHealth Group is actively monitoring these sites and other public health resources to ensure we respond appropriately to the needs of our employees, customers and members.

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

If you believe you may have been exposed to COVID-19, 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.

## 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.

## Will this be covered under my health benefit plan?

If you believe you may have been exposed to COVID-19, please contact your primary care provider immediately for guidance.

Diagnostic testing and supportive care will be covered under your health plan benefits.

## How can I protect myself from 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.

## Will wearing a mask prevent me from getting COVID-19?

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

## Is there guidance related to international travel?

This situation is evolving, so please visit the [CDC Information for Travelers](#) for the latest guidance.

The Federal Government has imposed additional restrictions on individuals traveling to or returning from China. Those individuals will be required to follow all U.S. Health and Human Services and U.S. State Department requirements, including required quarantine or health check regimens prescribed by federal and/or state public health agencies upon re-entry to the United States. Please go to the [CDC Travel Guidance site](#) to understand more about these additional requirements for COVID-19.

## Where can I find more information about COVID-19?

For updated information, guidance and travel alerts about COVID-19, visit the [CDC's COVID-19 homepage](#) and the [World Health Organization](#) (WHO).

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For additional information, visit <https://www.cdc.gov/nCoV> or [who.int](https://www.who.int).