

Important facts about coronavirus COVID-19

Here's what it is, how you can prevent it, and what your plan covers

There's a lot in the news lately about coronavirus and COVID-19. Here's some information you can use to help protect yourself and the people you care about.

About coronavirus COVID-19



What is coronavirus and COVID-19?

Coronavirus is a type of virus that causes respiratory illness — an infection of the airways and lungs. COVID-19 is a new strain of coronavirus. It's part of the same family of coronaviruses that includes the common cold.



What are the symptoms?

The most common early symptoms appear between 2 and 14 days after infection. Symptoms can be mild to severe. They include fever, cough, and shortness of breath.



How does the virus spread?

Like many other viruses, coronavirus seems to spread from person-to-person through a cough, sneeze, or kiss.



What is the risk?

The Centers for Disease Control and Prevention (CDC) states that the risk in the U.S. is still low. They will update the status regularly at their website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus).



How to protect yourself

Frequent hand-washing is the most effective way to protect yourself from infection. Other good habits to practice include covering your mouth and nose with a tissue when you cough and sneeze, and cleaning frequently touched items such as phones, keyboards, and doorknobs to help remove germs.



What your Empire benefits will cover

Your Empire health plan will cover the care you get if you're diagnosed as having coronavirus COVID-19, based on your plan's benefits, unless otherwise determined by state law or regulation. It'll also cover testing for COVID-19. You'll pay any out-of-pocket expenses your plan requires.



What to do if you have symptoms

Call your doctor if you develop a fever, have a cough, or have difficulty breathing. And let them know if you've been in close contact with a person known to have COVID-19, or if you live in or have recently traveled to an area where the virus has spread. You can also check to see if your plan offers telehealth benefits to see a doctor online. If you think you're infected, using telehealth helps to prevent spreading a virus.

To learn more about preventing and treating coronavirus COVID-19, visit the CDC website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus).

