

## **CORONAVIRUS COVID-19 – IMPORTANT INFORMATION FOR INSURED MEMBERS (as of 28 February 2020)**

### **What is it**

Coronaviruses are a large family of respiratory viruses that cause diseases ranging from the common cold to the more severe diseases such as Severe Acute Respiratory Syndrome (SARS). Although the current outbreak of COVID-19 is still being investigated, the virus appears to be moderately infectious and can be passed from human to human, primarily by droplet spread just like other respiratory viruses. While many cases will manifest as a mild illness, a small percentage progress to a more severe illness and pneumonia. For the latest situation update on the outbreak, see <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/situation-reports/>

### **Medical care**

If you are unwell with fever, cough or other respiratory symptoms, you are most likely to have a more common illness – the common cold or even influenza – not COVID-19. Seek medical care, and arrange to get an assessment from a healthcare provider following specific public health protocols applicable in your place of residence. If you have fever, cough or respiratory symptoms AND you have been to a high-risk location or cared for someone with COVID-19, you may be considered a suspect COVID-19 case. Ensure that you follow local public health directives to report your situation and inform any responding medical personnel of your travel history.

### **Reimbursement of medical expenses / Advances**

SHIF will reimburse according to the usual schedule of benefits all medical expenses related to medical care provided in relation to COVID diagnosis and treatment, including for any hospitalization and follow-up treatment. For any urgent hospitalization, advances can be made by SHIF according to the usual procedures.

### **Is there other information available?**

For further information, we advise that you refer only to reputable and up to date sources. We encourage you to review the 'Travel Advice' and 'Protect Yourself' sections in the World Health Organization website which is constantly updated to reflect the most recent information.

WHO COVID-19 Webpage - <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>