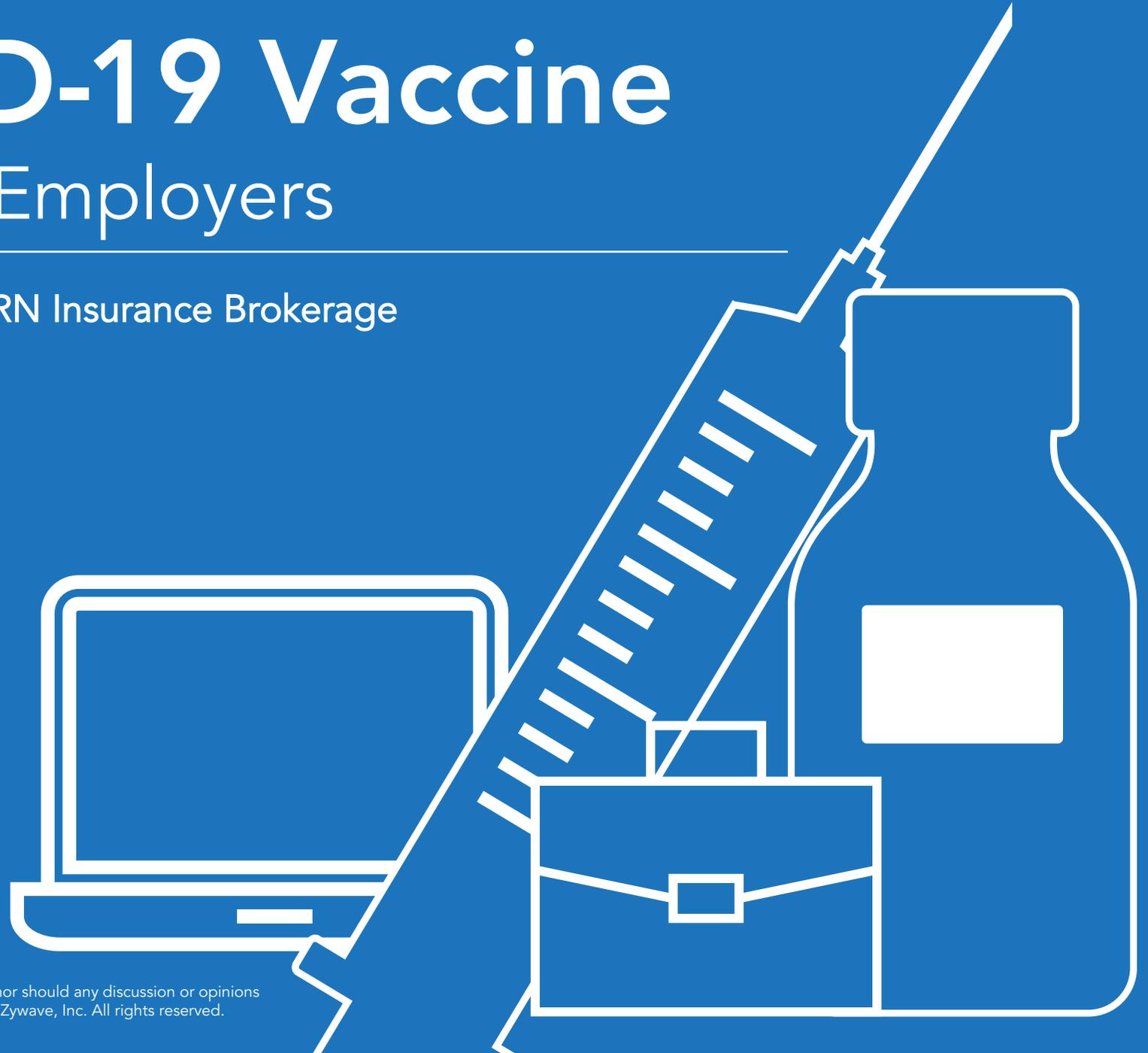


COVID-19 Vaccine

FAQs for Employers

Presented by AHERN Insurance Brokerage



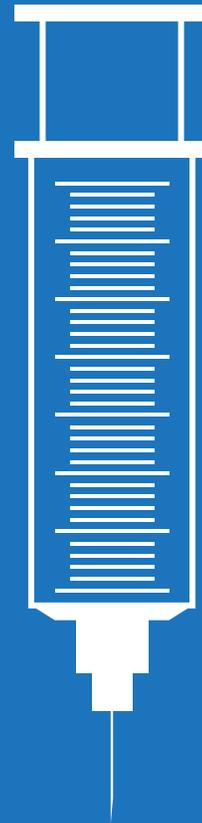
Introduction

The COVID-19 pandemic has been wreaking havoc in the United States for over a year at this point. Now, vaccines are finally here. There is a lot of information on the internet regarding the vaccines, some of which is misleading. It's important for employers to learn the facts about the COVID-19 vaccines so they can better protect their employees and customers.

This provides an overview of the COVID-19 vaccines and answers some common questions relevant to employers. Information comes primarily from the Centers for Disease Control and Prevention (CDC) and may be updated over time.

Are There Multiple Vaccines?

There are two vaccines that have been given emergency use authorization by the Food and Drug Administration at the time of this writing: the Pfizer-BioNTech vaccine and the Moderna vaccine. The vaccines differ in some ways (namely, how they must be shipped and stored), but they are fundamentally the same.



While short of full approval, the emergency use authorization allows both COVID-19 vaccines to be distributed in the United States for individuals age **18 and older for the Moderna vaccine, and individuals age 16 and older for the Pfizer-BioNTech vaccine.**



Are the Vaccines Worth Getting?

The vaccines have gone through rigorous vetting procedures and clinical trials, attesting to their safety and effectiveness. The vaccines not only protect the individual, but also anyone they might come into contact with. This can dramatically help curb the spread of COVID-19.

Are There Side Effects?

Like most other vaccines, these ones may come with mild side effects. These include:

- *Pain, redness or swelling near where the shot was administered*
- *Fatigue*
- *Joint pain*
- *Chills*
- *Headache*
- *Fever*

Employees experiencing these or other symptoms for more than three days should contact their primary care physician.

How Will They Be Administered?

The vaccines must be administered in two doses —

one initial shot and another three to four weeks later. Getting both shots will provide the most protection, though a single dose should still offer some protective benefits, according to experts.

Who Should Receive the Vaccines?

Individuals age 16 and up can receive a vaccine (depending on which one). However, there are some caveats to this, particularly if the individual has certain health conditions. While experts are encouraging as many people as possible to get vaccinated, anyone considering getting the vaccines should first consult their doctor.

Who Should Not Receive the Vaccines?

There has yet to be a vaccine produced for children under the age of 16, although one is expected eventually. Beyond young children, other people that should not receive the vaccines include:

- Anyone with severe allergies to any ingredients contained within the vaccines
- Anyone who experienced an allergic reaction — severe or not — after receiving their first dose of the vaccines
- Anyone with underlying medical conditions that may not respond well to the vaccines



Employees should talk to their doctors to learn whether the vaccines are safe for them to receive.

Do Employees Need the Vaccines if They Recovered From COVID-19 Already?

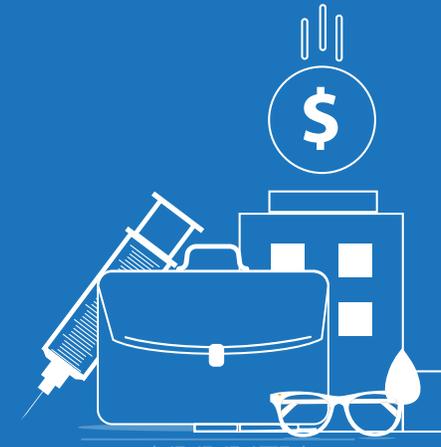
If someone previously contracted and recovered from COVID-19, they should still receive the vaccines if they can, according to the CDC.

When Will the Vaccines Be Available?

The vaccines are currently available only to select individuals. This list generally includes frontline medical workers, long-term care facility staff, patients in nursing homes, and in some cases, those age 65 and older.

Ultimately, as more doses are produced and distributed, it will be up to individual state governments to decide the order in which people can receive the vaccines.

Individuals should monitor their state's local news to learn more about when and how the vaccines may be made available to them.



Will Employees Need to Pay for the Vaccines?

In most cases, the COVID-19 vaccines must be made available to employees without cost sharing.

Non-grandfathered group health plans, and health insurance issuers offering group or individual health insurance coverage, must cover coronavirus preventive services, including recommended COVID-19 immunizations, without cost sharing. During the COVID-19 public health emergency, covered services may be provided by in-network or out-of-network providers.

Employers interested in learning more about this rule can [click here](#).



Can the Vaccines Be Mandatory for Employees?

In short, yes — employers may generally make receiving a vaccine a mandatory condition of employment. But that may not always be the best option for every organization. As such, employers should seek legal counsel to discuss which course of action is best for their specific circumstances.

In the meantime, the Equal Employment Opportunity Commission (EEOC) published an exhaustive list of [frequently asked questions](#) to help employers navigate this sensitive area.

Can COVID-19 Precautions End if All Employees Are Vaccinated?

The vaccines are only one of several tools in the arsenal used to fight COVID-19. So even after receiving both doses of the vaccines, other workplace safeguards should remain in effect, including:

- Washing hands frequently
- Wearing masks
- Social distancing
- Self-quarantining if sick

There is still much unknown about the vaccines. Maintaining these precautions will help ensure a higher level of safety for employees, their families and the community at large.

Visit the [CDC website](#) for more answers to COVID-19-related questions. Reach out for additional workplace guidance on this and other topics relevant to your organization.



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