

COVID-19 VACCINE FREQUENTLY ASKED QUESTIONS

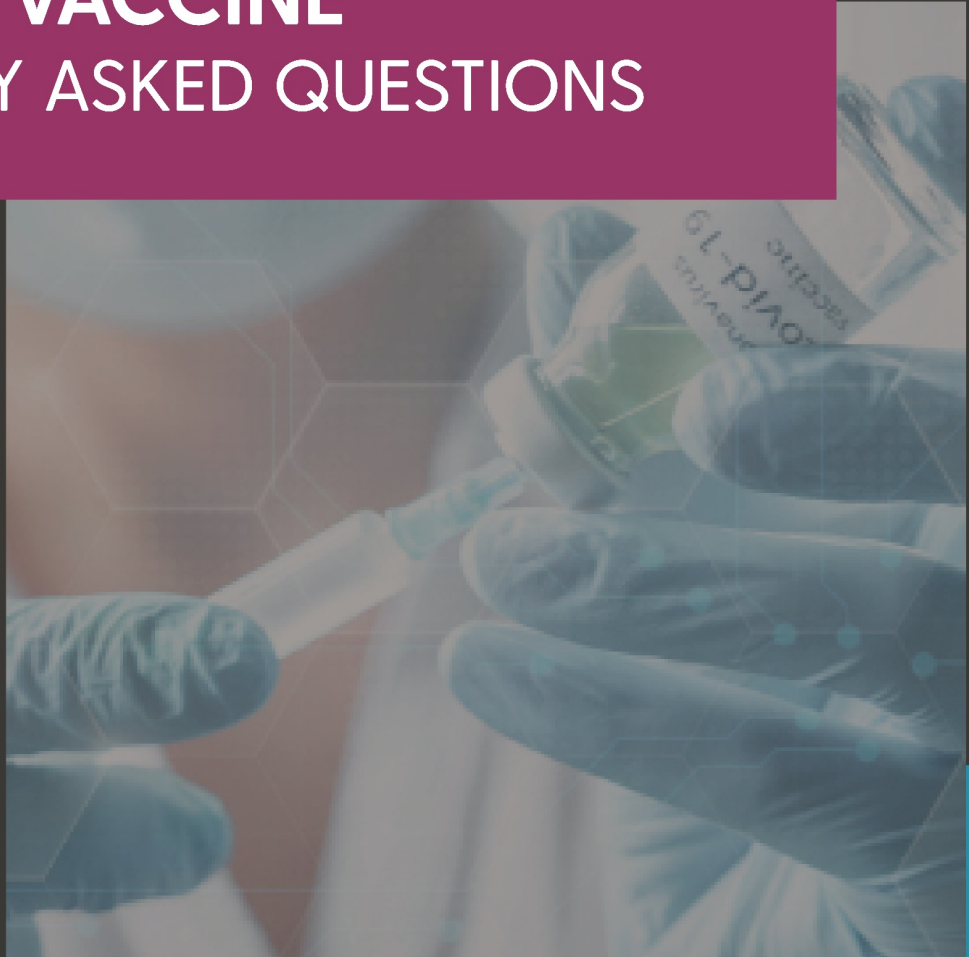


TABLE OF CONTENTS

- INTRODUCTION.....2**
 - Notice of Disclaimer.....2
- COVID-19 VACCINE APPROVAL.....3**
 - Which vaccines have been approved?.....3
 - What is Emergency Use Authorization (EUA)?.....3
 - When will the vaccines become fully approved by the FDA?.....3
- ABOUT THE COVID-19 VACCINES4**
 - What is contained within the vaccine itself?4
 - What is the efficacy of the vaccines?.....4
 - Can the vaccine make me sick with COVID-19?.....4
 - What are the potential side effects from vaccination?.....4
 - If I had a bad reaction to a vaccine in the past, should I obtain it?5
- OBTAINING COVID-19 VACCINES.....5**
 - Who can obtain the vaccine at this time?5
 - Is the vaccine safe for pregnant/breastfeeding women?5
 - If I previously had COVID-19 confirmed by a positive test, do I still need to get vaccinated?5
 - What is the process for obtaining a vaccine?5
 - When can I obtain a vaccine?6
 - What If my company has employees in multiple states? Would distribution of the vaccine be based on the guidance of the state where my company's headquarters are?.....6
 - How will I know when I am eligible to receive a vaccine?.....6
 - Can my company do anything to move to the top of the list for vaccine distribution?.....6
 - Once the vaccine is available to the general public, how will people obtain the vaccine?7
 - Can employers mandate that their employees get the COVID-19 vaccine?7
- GAINING IMMUNITY7**
 - Am I immune after I receive the first dose of the COVID-19 vaccine?.....7
 - Can herd immunity be obtained without the vaccine?.....7
 - How long will immunity last from the vaccine?8
- RESOURCE LIST8**
 - Where can I find the most up-to-date and accurate information regarding COVID-19 and related vaccines?.....8

COVID-19 VACCINE FAQ

INTRODUCTION

At MJ, we are committed to providing you with helpful information and resources to keep you informed during these uncertain times and help keep your employees and businesses, protected. Contained within this FAQ is information about the COVID-19 vaccines. The information compiled comes from the U.S. Food and Drug Administration (FDA), Centers of Disease Control (CDC), and other third-party sources. As this information is subject to change and evolve, we encourage staying up-to-date on these topics. We encourage you to reach out to your MJ team if you have questions as this pandemic evolves.

NOTICE OF DISCLAIMER

This list of resources (Resource List) and associated information (collectively, "COVID-19 Vaccine FAQ") are provided by MJ Insurance, Inc. ("MJ") to clients for informational purposes only. The COVID-19 Vaccine FAQ and Resource List are not intended to be an exhaustive or definitive source to identify or mitigate risks associated with the COVID-19 pandemic. Further, the COVID-19 Vaccine FAQ and Resource List are not intended to be an endorsement, referral, or recommendation (legal, medical, scientific, business, or otherwise) for any particular expert, individual, company, technique, or method that you and/or your business should employ in responding to the COVID-19 pandemic and associated federal, state, and local guidelines and restrictions. MJ accepts no responsibility or liability whatsoever with regard to the COVID-19 Vaccine FAQ and Resource List, or any action or inaction taken by the client in response to or in connection with same. Information presented in connection with COVID-19 Vaccine FAQ and Resource List:

- + Has been accumulated and prepared at the request of our clients, and in gathering this information MJ cannot guarantee the accuracy, quality, completeness, comprehensiveness, or timeliness of all information contained herein; and
- + May be linked to external sites over which MJ has no control and for which MJ assumes no responsibility;
- + Is intended for guidance and information only and may not cover all potential circumstances or the circumstances particular to your business.

We encourage you to seek expert advice when evaluating the use of the COVID-19 Vaccine FAQ and Resource List.

COVID-19 VACCINE APPROVAL

WHICH VACCINES HAVE BEEN APPROVED?

The FDA has issued an Emergency Use Authorization for the following manufacturers' vaccines:

- + Pfizer – 2 doses 21 days apart
- + Moderna – 2 doses 28 days apart

To stay up-to-date on vaccines authorized for emergency use, visit <https://www.fda.gov/emergency-preparedness-and-response/coronavirus-disease-2019-covid-19/covid-19-vaccines>

WHAT IS EMERGENCY USE AUTHORIZATION (EUA)?

As stated by the FDA: "An Emergency Use Authorization (EUA) is a mechanism to facilitate the availability and use of medical countermeasures, including vaccines, during public health emergencies, such as the current COVID-19 pandemic. Under an EUA, FDA may allow the use of unapproved medical products, or unapproved uses of approved medical products in an emergency to diagnose, treat, or prevent serious or life-threatening diseases or conditions when certain statutory criteria have been met, including that there are no adequate, approved, and available alternatives. Taking into consideration input from the FDA, manufacturers decide whether and when to submit an EUA request to FDA.

Once submitted, FDA will evaluate an EUA request and determine whether the relevant statutory criteria are met, taking into account the totality of the scientific evidence about the vaccine that is available to FDA."

More information about EUA and testing protocol can be found here:

- + <https://www.fda.gov/vaccines-blood-biologics/vaccines/emergency-use-authorization-vaccines-explained>

WHEN WILL THE VACCINES BECOME FULLY APPROVED BY THE FDA?

Additional data and controlled studies are required to obtain full authorization. Currently, there is no timeline to share on when this will occur.

ABOUT THE COVID-19 VACCINES

WHAT IS CONTAINED WITHIN THE VACCINE ITSELF?

Both vaccines that have obtained EUA are mRNA vaccines. As stated by the CDC, “mRNA vaccines are a new type of vaccine to protect against infectious diseases. To trigger an immune response, many vaccines put a weakened or inactivated germ into our bodies. Not mRNA vaccines. Instead, they teach our cells how to make a protein—or even just a piece of a protein—that triggers an immune response inside our bodies. That immune response, which produces antibodies, is what protects us from getting infected if the real virus enters our bodies.”

The FDA news releases for each vaccine can be found here:

- + Pfizer: <https://www.fda.gov/news-events/press-announcements/fda-takes-key-action-fight-against-covid-19-issuing-emergency-use-authorization-first-covid-19>
- + Moderna: <https://www.fda.gov/news-events/press-announcements/fda-takes-additional-action-fight-against-covid-19-issuing-emergency-use-authorization-second-covid>

WHAT IS THE EFFICACY OF THE VACCINES?

The efficacy rate is approximately 95%, which is very high for a vaccine (i.e., the annual flu vaccine has a typical efficacy rate of 50-60%).

CAN THE VACCINE MAKE ME SICK WITH COVID-19?

As stated by the CDC, “No. None of the authorized and recommended COVID-19 vaccines or COVID-19 vaccines currently in development in the United States contain the live virus that causes COVID-19. This means that a COVID-19 vaccine cannot make you sick with COVID-19.

There are several different types of vaccines in development. All of them teach our immune systems how to recognize and fight the virus that causes COVID-19. Sometimes this process can cause symptoms, such as fever. These symptoms are normal and are a sign that the body is building protection against the virus that causes COVID-19. Learn more about [how COVID-19 vaccines work](#).

It typically takes a few weeks for the body to build immunity (protection against the virus that causes COVID-19) after vaccination. That means it's possible a person could be infected with the virus that causes COVID-19 just before or just after vaccination and still get sick. This is because the vaccine has not had enough time to provide protection.”

WHAT ARE THE POTENTIAL SIDE EFFECTS FROM VACCINATION?

At this time, some minor side effects have been reported, such as injection site soreness, headache, fatigue lasting 1-2 days. Not everyone experiences these side effects and there's not a way to predict who will. These

COVID-19 VACCINE FAQ

potential side effects should not preclude anyone from obtaining the vaccination and are much more mild than potential covid-19 symptoms.

IF I HAD A BAD REACTION TO A VACCINE IN THE PAST, SHOULD I OBTAIN IT?

Please discuss with your physician and review the ingredients to cross-check for any allergies.

OBTAINING COVID-19 VACCINES

WHO CAN OBTAIN THE VACCINE AT THIS TIME?

The vaccines are approved for use by the FDA under an Emergency Use Authorization (EUA) for people 16 years of age and older for the Pfizer vaccine, and 18 years of age and older for the Moderna vaccine.

- + Those who have an allergy to any vaccine ingredient should discuss with their physician, as they may advise you to avoid obtaining it.
- + If you have history of an anaphylactic reaction to any vaccine, you should be monitored for 30 minutes by a clinician, to assess for a reaction.

IS THE VACCINE SAFE FOR PREGNANT/BREASTFEEDING WOMEN?

The FDA did not exclude this population; therefore, it should be offered to women who fall under this category. However, the FDA has encouraged women to discuss with their physician prior to obtaining the vaccine.

IF I PREVIOUSLY HAD COVID-19 CONFIRMED BY A POSITIVE TEST, DO I STILL NEED TO GET VACCINATED?

Levels of antibodies after infection vary greatly, so persons who have been previously infected with COVID-19 are not excluded from obtaining the vaccine. Immunity is more reliable with the vaccine (approximately 95%). If there is limited supply, persons may elect to wait and allow those more at-risk to receive dosing priority. It is recommended that those who are actively sick and symptomatic wait at least 10 days after symptoms subside, or at least 10 days after obtaining a positive test.

WHAT IS THE PROCESS FOR OBTAINING A VACCINE?

Once you are deemed eligible to obtain a vaccine, a pre-vaccination questionnaire should be administered to assess for any contraindications. If cleared, the vaccine would be administered, and one must remain in observation for 15 minutes post-injection to assess for any potential reaction. This is not an uncommon practice following certain vaccines.

COVID-19 VACCINE FAQ

WHEN CAN I OBTAIN A VACCINE?

It is up to each state to determine the rollout of vaccine distribution. The CDC provided recommendations on a phased approach, but ultimately the states decide how to distribute the vaccine. Please contact your local health department for more information.

- + CDC's recommended approach: <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/recommendations.html>
- + Indiana State Department of Health's COVID-19 Vaccine website: <https://www.coronavirus.in.gov/vaccine/index.htm>
- + Arizona Department of Health Services COVID-19 Vaccine website: <https://www.azdhs.gov/preparedness/epidemiology-disease-control/infectious-disease-epidemiology/index.php#novel-coronavirus-vaccine>
- + Please visit other states' health department websites for information on their COVID-19 vaccine distribution plan

WHAT IF MY COMPANY HAS EMPLOYEES IN MULTIPLE STATES? WOULD DISTRIBUTION OF THE VACCINE BE BASED ON THE GUIDANCE OF THE STATE WHERE MY COMPANY'S HEADQUARTERS ARE?

At this time, it is our understanding that multi-state employers would need to follow guidance from each state's health department.

HOW WILL I KNOW WHEN I AM ELIGIBLE TO RECEIVE A VACCINE?

It is possible that employers or physicians will notify eligible persons. There is not currently a centralized approach, and ultimately each state's health department is responsible for allocation and distribution. Because of this, it is recommended that people stay current and proactive in determining when they are eligible. Some states are even developing vaccine eligibility tools.

CAN MY COMPANY DO ANYTHING TO MOVE TO THE TOP OF THE LIST FOR VACCINE DISTRIBUTION?

At this time, it is solely up to the states to determine who gets the vaccines and in what order. Essential workers/businesses will likely be in earlier phases, but each state has their own set of distribution rules and we are not aware of any exceptions being made to move companies to the top of the list. We encourage businesses to stay up-to-date with their state's health department vaccine distribution plan.



COVID-19 VACCINE FAQ

ONCE THE VACCINE IS AVAILABLE TO THE GENERAL PUBLIC, HOW WILL PEOPLE OBTAIN THE VACCINE?

At this time, there are too many unknowns to answer this question. It could be through a variety of channels, such as hospitals, retail pharmacies, and doctor's offices. We expect more information to be released in the coming months about this.

CAN EMPLOYERS MANDATE THAT THEIR EMPLOYEES GET THE COVID-19 VACCINE?

Employers should be cautious on implementing a mandatory policy and consult legal counsel if considering a mandate. There is not definitive guidance at this time. It is a controversial topic, especially since the current vaccines are only approved under EUA. Once the COVID-19 vaccines receive full approval from the FDA, there may be more clear-cut answers.

If employers are considering a COVID-19 vaccine mandate, in addition to seeking legal counsel, it is recommended that employers consider the employee relations aspect, how the policy would be communicated, how to handle situations in which employees refuse to obtain the vaccine, and the potential for allowing exemptions to receiving the vaccine.

We expect the EEOC to continually update their FAQ about COVID-19 and the ADA, the Rehabilitation Act, and other EEO Laws, which can be found [here](#).

Again, we would advise employers to seek legal counsel on this topic, as MJ Insurance is not a law firm. Here is an example of one law firm's analysis of this topic: https://www.icemiller.com/ice-on-fire-insights/publications/mandatory-covid-19-vaccinations-for-employees/#_ftn1

GAINING IMMUNITY

AM I IMMUNE AFTER I RECEIVE THE FIRST DOSE OF THE COVID-19 VACCINE?

For the Pfizer and Moderna vaccines to reach full effectiveness, you must obtain the second dose per protocol, either at 21- or 28-days post first injection depending on the manufacturer. Antibodies have been shown to be present at approximately 10 days after the initial dose. During this interim period, it is advised that people continue with transmission prevention protocols, such as frequent handwashing, wearing a mask, and social distancing.

CAN HERD IMMUNITY BE OBTAINED WITHOUT THE VACCINE?

It could take 2+ years to achieve herd immunity by disease transmission (70% of population immune) but doing so would heavily burden the healthcare system and lead to more deaths from the disease. Vaccination is the safest, quickest route to achieve herd immunity, while protecting the most vulnerable populations and those who cannot obtain the vaccination due to medical contraindications and/or an immunosuppressed state.

COVID-19 VACCINE FAQ

HOW LONG WILL IMMUNITY LAST FROM THE VACCINE?

It is unknown at this time and additional long-term studies are needed to determine the length.

RESOURCE LIST

WHERE CAN I FIND THE MOST UP-TO-DATE AND ACCURATE INFORMATION REGARDING COVID-19 AND RELATED VACCINES?

- + The Centers for Disease Control (CDC) – www.cdc.gov and <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- + The U.S. Food & Drug Administration (FDA) – www.fda.gov and <https://www.fda.gov/emergency-preparedness-and-response/counterterrorism-and-emerging-threats/coronavirus-disease-2019-covid-19>
- + The U.S. Equal Employment Opportunity Commission (EEOC) – <https://www.eeoc.gov/coronavirus>
- + Indiana State Department of Health's COVID-19 Vaccine website – <https://www.coronavirus.in.gov/vaccine/index.htm>
- + Arizona Department of Health Services COVID-19 Vaccine website – <https://www.azdhs.gov/preparedness/epidemiology-disease-control/infectious-disease-epidemiology/index.php#novel-coronavirus-vaccine>
- + Please visit other states' Department of Health websites for information on their COVID-19 Vaccine distribution plan



MJINSURANCE.COM