



UNDERSTANDING COVID-19 VACCINES

Helping employers plan their vaccination strategies

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From the onset of the COVID-19 pandemic, Cigna has focused on delivering peace of mind to the people and businesses we serve. As we step closer to widespread availability of vaccines, Cigna recognizes the variables employers, like you, will need to consider for their employees, such as availability of vaccine, how your workforce fits into the phased rollout (e.g., do you have essential workers?), what you can do now to prepare.

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What COVID-19 vaccines are available, and what are the differences? Will the COVID-19 vaccines be available for children?

In the United States, there are currently two authorized vaccines to prevent COVID-19 that are FDA approved for Emergency Use Authorization (EUA). These vaccines are manufactured by Pfizer-BioNTech and Moderna. Additional COVID-19 vaccine products are anticipated. For more information about the vaccines, please refer to the [CDC website](#). Currently, vaccines have EUA Moderna: for ages 18 and above and Pfizer-BioNTech: ages 16 and above. These vaccines were studied in adults only.

	Pfizer-BioNTech	Moderna	Johnson & Johnson (J&J)
Doses	2 doses, 21 days apart	2 doses, 28 days apart	1 dose
5 [Yg	16 and above	18 and above	TBD

When will other COVID-19 vaccines be approved?

As of of February 11, 2021, large-scale (Phase 3) clinical trials are in progress or are being planned for three COVID-19 vaccines in the United States:

- ▶ AstraZeneca's COVID-19 vaccine
- ▶ Johnson & Johnson's COVID-19 vaccine (expected FDA EUA March 2021)
- ▶ Novavax's COVID-19 vaccine

Who gets priority access to the vaccines?

Priorities are outlined in state planning documents. The CDC recommends priority be given to the most vulnerable, such as nursing home residents and those with high-risk underlying conditions, along with frontline health care workers and first responders. More details are available on the [CDC website](#).

Will the vaccines need to be given each year?

At this time, the answer is unclear. Moderna is reporting more than one year of immunity. Viruses tend to mutate over time, and we do not yet completely understand how long current vaccinations may provide protection from COVID-19 infection. This is a matter that will continue to be studied by the medical and scientific community.

How will vaccines be distributed?

Because the U.S. supply of COVID-19 vaccine is expected to be limited at first, CDC is providing recommendations to federal, state, and local governments about who should be vaccinated first. CDC's recommendations are based on those from the [Advisory Committee on Immunization Practices \(ACIP\)](#), an independent panel of medical and public health experts.

The recommendations were made with these goals in mind:

- ▶ Decrease death and serious disease as much as possible.
- ▶ Preserve functioning of society.
- ▶ Reduce the extra burden COVID-19 is having on people already facing disparities.

While CDC makes recommendations for who should be offered COVID-19 vaccine first, each state has its own plan for deciding who will be vaccinated first and how they can receive vaccines. Please [contact your local health department](#) for more information on COVID-19 vaccination in your area. State resources are also available [here](#).

Is Cigna taking measures to close the gap on any disparity in vaccine administration?

We are aware that people may be vaccine hesitant for a variety of reasons and may have distrust based on historical references, personal experiences, beliefs, and even information received that may not be scientifically accurate. Cigna continues to work with our Health Equity team on ways to address these issues. Examples of current activity include:

1. Increased emphasis on education about vaccine concerns in our patient communication materials
2. Involving community leaders (city, faith-based, business) in efforts to improve awareness and access
3. Driving implicit bias training for physicians in several markets as a pilot to evaluate care post education
4. Broadly driving Social Determinants of Health/Health Disparities initiatives within all of our ACO partnerships

How will the vaccine be covered, and how much will it cost?

Any FDA-approved vaccine will be covered as a preventive service under most benefit plans. As such, customer out-of-pocket cost for the COVID-19 vaccine will be \$0 under most plans. Note that if other services are provided at the time of vaccine administration, such as a chronic condition evaluation, cost-share for these services may be applied.

The federal government is distributing doses of COVID-19 vaccine serum of the Pfizer-BioNTech and Moderna free of cost. The federal government has mandated that non-grandfathered health plans and ASO employers pay 100% of the cost of administration of the vaccine, whether administered by medical HCPs or pharmacists, both in- and out-of-network.

Cigna is reimbursing at the established Medicare rate. For Pfizer-BioNTech and Moderna, the Medicare rate is as follows: reimbursement for administration of the first dose is \$16.94, and for the second dose it is \$28.39.

Can employers buy vaccine to expedite the delivery to a workforce?

In the initial phases of vaccine distribution, the vaccine distribution is restricted to the U.S. government. Non-healthcare employers will not have access to the vaccines. There is a [CDC COVID-19 Vaccination Program Provider Agreement](#), which needs to be filed in addition to an application on each state portal.

Presently, in order to get vaccines from the government, one needs to have a licensed clinician and support staff to monitor vaccine supply, medical-grade refrigerators/freezers with temperature monitoring, and a way to collect and report a significant amount of vaccine administration data to each state's Immunization Information System.

As of February 11, 2021, only two vaccines have received FDA authorization. The Pfizer-BioNTech COVID-19 Vaccine requires ultra-cold freezers for storage while the Moderna COVID-19 Vaccine is frozen at normal, home-freezer temperatures. In essence, you need a small health center.

How will we know that a COVID-19 vaccine is both safe and effective? Should I ask for one vaccine over the other?

Cigna looks to the FDA and CDC with input from the Advisory Committee on Immunization Practices (ACIP) to determine these factors. COVID-19 vaccines manufactured by Pfizer-BioNTech and Moderna have been FDA approved for Emergency Use Authorization (EUA) at this time.

Cigna recommends getting the vaccine that is available when your priority group comes up.

What are the rates of adverse events for COVID vaccines? Should employees with existing allergic reactions to foods or other vaccines receive the COVID-19 vaccine?

The CDC indicates that while some people don't have any side effects after getting a COVID-19 vaccine, many people will have mild side effects after vaccination, such as pain or swelling at the injection site, a headache, chills, or fever. These reactions are normal and show the vaccine is working. A small number of people have had a severe allergic reaction (called "anaphylaxis") after vaccination, but this is extremely rare and when it does happen, vaccination providers have medicines available that they can use to effectively and immediately treat the reaction. Employees will be asked to stay for 15–30 minutes after getting a vaccine in order to be observed and provided treatment in the rare case it is needed. We encourage customers to discuss with their healthcare professional for their own risk assessment.

Common COVID-19 mRNA vaccine topics of concern

Concern	Fact*
Speed of development	The vaccines are proven safe and effective, and they were developed quickly because of the worldwide effort. Although developed in record time, they have gone through the same rigorous FDA process as every other vaccine, meeting all safety standards. No steps were skipped. The clinical trials and safety reviews actually took about the same amount of time as other vaccines.
Impact of DNA	mRNA is simply a message that the body reads. It cannot change your DNA or modify your genes.
Ingredients	mRNA vaccines are free of preservatives and only contain the mRNA, a fatty coating layer to protect the mRNA, PEG (polyethylene glycol), and a combination of salts, sugar and water.
Long-term data	Millions have been vaccinated. Clinical trials have shown us the vaccines are safe, and now we are seeking long-term data to learn how long the vaccine remains effective.

*University of Waterloo, School of Pharmacy and UC Davis Health, *real facts about common COVID-19 vaccine myths*

Will the current vaccines protect against known emerging variants first identified in England, Brazil and South Africa?

Recent statements by both Pfizer-BioNTech and Moderna suggest that their vaccines do protect against emerging strains, but the durability of vaccine protection may be less. Additional studies are being conducted to evaluate this question and to determine if vaccine modification may be necessary as new strains emerge.

Can the COVID vaccines be administered at an onsite event in the same way as contracted flu shot events?

Much depends on how the vaccine is distributed at the state level.

Until the vaccine is more widely available our account teams will work with their clients to develop a plan so that essential workers, first responders, and identified priority groups may be vaccinated, subject to state and county roll-out schedules and availability. We are also planning our process to support clients when the vaccine becomes available to additional priority groups. Cigna anticipates that current distribution challenges will lessen as additional FDA-approved vaccines come to market and current options become more widely available. We will provide additional information when more widespread distribution and availability allows.

Cigna is taking a multi-pronged approach working with providers, pharmacy partners, employer onsite clinics, community resources, and other vaccine suppliers to ensure that individuals get vaccinated when they are eligible.

For clients that have onsite health centers operated by Cigna, we have filed an application with their state to conduct vaccine administration. We are making every effort to obtain the vaccine and offer it to eligible employees. Please contact your client service team for specific questions.

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How can my employees provide proof of essential worker status at the time of vaccination?

Depending on the state and site of vaccination, essential workers may be asked for proof in order to get vaccinated. Employers can refer to this letter on the CDC website as a guide and customize it for their employees.

When seeking vaccination, even with a letter, employees must ensure that their specific essential worker class is eligible in their state. This can be clarified through their local health department.

What are the benefits of the flu vaccine during the pandemic?

It's important to stay vigilant against other illnesses like influenza, also known as the flu, which has similar symptoms to COVID-19. Cigna and the CDC recommend all persons aged ≥ 6 months who do not have contraindications get the flu vaccine, which is covered under your medical plan's preventive benefit, usually at 100%.

Although the flu vaccine does NOT provide protection against COVID-19, it does protect against getting the flu and COVID-19 at the same time. In addition, it may help identify when a patient has COVID-19 by potentially ruling out a flu diagnosis when a patient has flu-like symptoms.

Can a physician group with a Cigna Collaborative Care arrangement help vaccinate at my place of work if we get vaccine?

Cigna is working with our network provider partners to provide vaccine administration in the communities they serve.

We will be exploring these options through our local network teams and should have more information soon. We suggest working with your Cigna account team to see if this is a possibility.

Helpful resources for employers

Below are links to important guidance and helpful information from the Centers for Disease Control & Prevention (CDC), the U.S. Food & Drug Administration (FDA), and other sources for your reference.

▶ State and Local Health Departments:

In addition to federal guidelines, several states and local health departments have resources to provide additional information on COVID-19 vaccines. The CDC provides a link to accredited State Departments of Health [here](#). The National Association of County and City Health Officials (NACCHO) provides links to local health departments [here](#).

- ▶ [CDC COVID-19 Vaccine FAQ](#)
- ▶ [CDC COVID-19 Vaccines](#)
- ▶ [CDC COVID-19 Vaccine Planning Guide](#)
- ▶ [CDC COVID-19 Vaccination Recommendations](#)
- ▶ [CDC COVID-19 Vaccination Information Regarding Children](#)
- ▶ [Occupational Safety and Health Administration \(OSHA\) Regarding COVID-19](#)
- ▶ [U.S. Equal Employment Opportunity Commission \(EEOC\) Regarding COVID-19](#)
- ▶ [Cigna Coronavirus \(COVID-19\) Resource Center](#)
- ▶ [State Coronavirus \(COVID-19\) Resources](#)



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