



UNDERSTANDING COVID-19 VACCINES

Helping employers plan their vaccination strategies

Version: February 2, 2021

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 the availability of vaccines, Cigna recognizes the variables employers like you will need to consider for their employees, such as:

- ▶ Availability of vaccines
- ▶ How your workforce fits into the phased rollout
- ▶ Vaccine costs for you and your employees
- ▶ What you can do now to prepare

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What COVID-19 vaccines are available, and what are the differences?

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](#).

	Pfizer-BioNTech	Moderna
Doses	2 doses, 21 days apart	2 doses, 28 days apart

When will other COVID-19 vaccines be approved?

As of January 20, 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
- ▶ 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 COVID-19 vaccines be available for children?

Currently, vaccines have EUA for ages 18 and above (Moderna) and ages 16 and above (Pfizer-BioNTech). These vaccines were studied in adults only.

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?

The CDC made COVID-19 vaccination recommendations for the United States based on input from the Advisory Committee on Immunization Practices (ACIP). ACIP is a federal advisory committee composed of medical and public health experts who develop recommendations on the use of vaccines in the civilian population of the United States. ACIP recommended four groups for COVID-19 vaccination in the early phases:

- ▶ Health care personnel
- ▶ Workers in essential and critical industries
- ▶ People at high risk for severe COVID-19 disease due to underlying medical conditions
- ▶ People 65 years and older

These recommendations can be adjusted by each state/county. Each state submitted state-specific distribution plans to the CDC for approval. The U.S. federal government contracted with McKesson to distribute most of the vaccine candidates and supplies at the government's direction. Pfizer-BioNTech is distributing its vaccine due to the cold storage requirements in transportation. This is different than the normal vaccine distribution process, where health care entities contract directly for vaccine distribution. Those entities or groups that distribute the vaccine are limited when compared to flu vaccine distribution. It is best to refer to local, state or county public health department websites for the most current information. See helpful resources at the end of this document for more information.

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.

The federal government is distributing 200 million doses of the Pfizer-BioNTech vaccine and 200 million doses of the Moderna COVID-19 vaccine 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.

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.

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. 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 January 7, 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. Most vaccine administrators or providers will have one vaccine available. If more than one dose is needed, generally the vaccine administrator will schedule a second dose at the time of the first. It is important to make sure to receive a second dose of the same type of vaccine.

Common COVID-19 mRNA vaccine topics of concern

Concern	Fact*
<i>Speed of development</i>	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.
<i>Impact of DNA</i>	mRNA is simply a message that the body reads. It cannot change your DNA or modify your genes.
<i>Ingredients</i>	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.
<i>Long-term data</i>	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*

We have essential workers and have been promised the vaccine. Can Cigna help administer it?

Cigna is working with our providers, local public health departments and pharmacies/third parties that normally run flu shot events to coordinate vaccine administration at a client level depending on priority group and type of employer (e.g., essential employees) as supply permits. Such solutions may be influenced by the size and geographic footprint of a client, and vaccine directives based on local regulations.

What do providers do to get the vaccines?

Not all providers have applied to receive vaccines at this time. It is more likely that larger medical group practices, health systems and pharmacies have been designated to receive vaccines.

Presently, in order to get vaccine 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.

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. 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. We will provide more information when more widespread distribution and availability allows.

The usual vendors for flu shots do not yet have access to vaccine supply nor are they equipped to manage frozen vaccines from a logistical standpoint. In the future, Cigna plans to partner with our traditional flu event vendors and/or retail pharmacies for corporate COVID vaccine events. The expected Johnson & Johnson (J&J) vaccine will potentially be one shot instead of two and can be distributed at room temperature, which would make vaccine events much more practical.

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?

Our Cigna network partners may be in a position to assist 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](#)



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