



FREQUENTLY ASKED QUESTIONS

COVID-19 Vaccination Myths & Facts

Will a COVID-19 vaccination protect me from getting sick with COVID-19?

Yes. COVID-19 vaccinations work by teaching your immune system how to recognize and fight the virus that causes COVID-19, which protects you from getting sick with COVID-19.

Being protected from getting sick is important because even though many people with COVID-19 have only a mild illness, others may get a severe illness, have long-term health effects, or even die. There is no way to know how COVID-19 will affect you, even if you do not have an increased risk of developing severe complications. [Learn more about how COVID-19 vaccines work.](#)

Should I get the COVID-19 vaccine?

We encourage you to receive the vaccine when available to you, but it is ultimately your decision. You should discuss the benefits and risks of vaccination with your doctor.

With the rapid development and testing of the COVID-19 vaccine, is it safe and effective?

Pharmaceutical companies were able to develop a vaccine for COVID-19 quickly because of the worldwide impact of the pandemic. The emergency situation warranted an emergency response, but that does not mean that companies bypassed safety protocols or did not perform adequate testing. You should discuss the benefits and risks of vaccination with your doctor.

Can a COVID-19 vaccine make me sick with COVID-19?

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. **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 a fever. These symptoms are normal and a sign that the body is building protection against the virus that causes COVID-19.

After receiving a vaccine, it typically takes a few weeks for the body to build immunity—protection against the virus that causes COVID-19. That means it is possible a person could be infected with the virus that causes COVID-19 just before or just after being vaccinated and still get sick. This is because the vaccine has not had enough time to provide protection. [Learn more about how COVID-19 vaccines work.](#)



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Are the side effects of the COVID-19 vaccine dangerous?

The COVID-19 vaccine can have side effects, but the vast majority are very short-term, and not serious or dangerous. Some people experience pain where they are injected, body aches, headaches, or fever, lasting for a day or two. These are signs that the vaccine is working to stimulate your immune system. If symptoms persist beyond two days, you should call your doctor. If you have allergies—especially severe allergies that require you to carry an EpiPen—please discuss the COVID-19 vaccine with your doctor, who can assess your risk and provide more information about getting vaccinated safely.

If I have already had COVID-19 and recovered, do I still need to get the COVID-19 vaccine?

Yes. Due to the severe health risks associated with COVID-19 and the fact that re-infection with COVID-19 is possible, the vaccine should be offered to you regardless of whether you already had COVID-19.

At this time, experts do not know how long you are protected from getting sick again after recovering from COVID-19. The immunity you gain from having an infection—called natural immunity—varies from person to person. Some early evidence suggests natural immunity may not last very long.

Both natural immunity and vaccine-induced immunity are important aspects of COVID-19 that experts are continuing to research. The Centers for Disease Control (CDC) will keep the public informed as new evidence becomes available.

How do we access the vaccines?

- + Distribution will continue with a phased approach, prioritizing health care workers, first responders, long-term care/assisted living facilities, the elderly, and those with high health risks.
- + Vaccine access for the general population is still projected to be mid-year 2021.
- + The COVID-19 Vaccines page on the Centers for Disease Control and Prevention website has the most up-to-date details about the U.S. Vaccination Program. Select your state in the drop-down to view information about vaccine distribution in your state.
- + Many retail chain pharmacies will have the ability to administer COVID-19 vaccines (like flu and other vaccines) as supplies become more readily available.



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Can I stop wearing my mask and taking precautions if I get the COVID-19 vaccine?

No. According to new CDC guidelines: Fully vaccinated people can now visit with other fully vaccinated people indoors without wearing masks or physical distancing, however it is still very important to wear a mask and stay at least 6 feet from people whenever in public until further notice. **Vaccines do not stop the coronavirus from entering your body;** they only prevent you from developing moderate to severe COVID-19. The COVID-19 vaccine protects you from getting sick with COVID-19, but it is not yet clear whether or not people who receive the COVID-19 vaccine can still carry and transmit the virus.

For more COVID-19 resources, visit our [COVID-19 Resource Center](#).



Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal or medical advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.