What to know about COVID-19 vaccines – United Healthcare FAQ

COVID-19 vaccines are an important step in slowing the spread of the disease. We are committed to helping you stay informed on COVID-19 vaccines. If you have questions about vaccines and your health, we encourage you to talk with your health care provider.

COVID-19 vaccines will help protect you from the disease
The **U.S. Food & Drug Administration (FDA)** ⤴ has authorized 2 COVID-19 vaccines for emergency use. These vaccines were developed to protect you from COVID-19 and currently require 2 doses.
Several trials from multiple companies are continuing with promising results. It's also helpful to know that the FDA has a **review process for safety and effectiveness** ⤴ that it completes before it will authorize vaccines for emergency use by the general public. The CDC is your best resource for the latest information on **COVID-19 vaccines** ⤴.

COVID-19 vaccines will have limited availability at first
It takes time to make enough vaccines for everyone. Due to initial limited supply, vaccine distribution is being coordinated by the **Centers for Disease Control and Prevention (CDC)** ⤴ and **state and local health departments** ⤴. Vaccination will be in phases, with those are highest risk getting vaccines first.
To understand the vaccination plan for your area, visit your **state health department's website** ⤴.
COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines are FDA-authorized, produced and distributed. As these vaccines become more widely available, we are committed to helping you get the FDA-authorized COVID-19 vaccine easily and conveniently. This page will have the latest information.

COVID-19 vaccines will be available at no charge to you
You will have $0 cost-share (copayments, deductibles or co-insurance) on FDA-authorized COVID-19 vaccines, no matter where you get the vaccine (with in- and out-of-network providers) through the national public health emergency period; including when 2 doses are required.

If you get the COVID-19 vaccine during a regular office visit, your visit will be covered according to your plan benefits.

Be sure to follow the vaccination instructions, which you will receive when you get the vaccine. Most FDA-authorized COVID-19 vaccines will require a second dose. You will need to get both doses in the required time frame to have protection from COVID-19. To help slow the spread of the disease, it's important you continue to wear a face mask, physically distance from those who don't live with you and wash your hands regularly.

Questions you might have
To help you plan and feel informed, we've pulled together key information on COVID-19 vaccines. The CDC remains the best resource on **COVID-19 vaccines** ↗.

What can you tell me about the protection COVID-19 vaccines will provide?
According to the **CDC** ↗, the FDA-authorized COVID-19 vaccines will help protect you from getting COVID-19. In fact, each vaccine reported strong protection from the disease:
- **Pfizer-BioNTech** ↗: According to the FDA, the two-dose COVID-19 vaccine was **~95% effective** ↗ at preventing COVID-19 in people age 16 and older, based on the Pfizer-BioNTech Phase 3 trial.
- **Moderna** ↗: According to the FDA, the two-dose COVID-19 vaccine was **~94% effective** ↗ at preventing COVID-19 in people age 18 and older, based on the Moderna Phase 3 trial.

Follow vaccination instructions from the manufacturer. The effectiveness is the level the vaccine prevents COVID-19.

Important reminders on the protection COVID-19 vaccines provide:

- Vaccines can take several weeks after the second dose to provide protection
- COVID-19 vaccines will help protect you from getting COVID-19, but you should follow CDC and state health guidelines to stop the spread of the disease
- The duration of protection against COVID-19 is currently unknown

Because of these reasons, continue to follow public health safety guidelines to help protect yourself and others. Wear a face mask, practice physical distancing and wash hands regularly.

Are COVID-19 vaccines safe?
The U.S. vaccine safety system makes sure all vaccines go through an extensive process to confirm levels of safety, including the recently FDA-authorized COVID-19 vaccines. Even after emergency use authorization, the FDA continues to review clinical data about the vaccines. The CDC website has additional **COVID-19 vaccine safety information** ↗.

What should I do if I have a side effect from the COVID-19 vaccine?
As with other vaccines and according to the CDC, people report some **side effects** ↗ with the FDA-authorized COVID-19 vaccines. The side effects may feel like flu and might even affect your ability to do daily activities, but they should go away in a few days.
In the event of an emergency, you should call 911 or go to the nearest hospital.

If you have side effects that bother you or do not go away, you should report them to your vaccination provider or primary care provider. You should also notify the CDC at 1-800-822-7967 or use the CDC's **v-safe** ↗ mobile app, which will help you monitor side effects and get second dose reminders.

Are there people who should not get COVID-19 vaccines?
The current FDA-authorized COVID-19 vaccines are not recommended for people with certain conditions or of different ages. If you have questions about getting FDA-authorized COVID-19 vaccines, talk to your health care provider.

According to the **CDC** ↗, if you have ever had a severe allergic reaction to a vaccine or an injected medicine, you should ask your doctor if you should get the COVID-19 vaccine. A severe reaction is one that requires treatment at a hospital or with medications like an EpiPen (epinephrine).
The CDC recommends the people who have seasonal allergies or allergies to food, pets or oral medications, can still be vaccinated. If you have any questions, you should check with your health care provider.

For more information, you can read the FDA's **Pfizer-BioNTech COVID-19 Vaccine Fact Sheet** ↗ and **Moderna COVID-19 Vaccine Fact Sheet** ↗.

How will the COVID-19 vaccine be distributed?
Since supplies are limited at this time, vaccination will be in phases, with those at highest risk getting vaccines first. FDA-authorized COVID-19 vaccine distribution is being coordinated by the **CDC** ↗ and **state health departments** ↗.
The first groups of people who should be offered the vaccine next are below, as **recommended by the CDC** ↗:

- Phase 1a: Health care workers and residents of long-term care facilities

- Phase 1b: Essential workers (e.g., police officers, firefighters, teachers, etc.) and people age 75 and older get vaccinated next

- Phase 1c: People who are 65 to 74 years old; people 16 to 64 years old with high-risk, underlying medical conditions; and other essential workers (e.g., transportation, food service, public safety, etc.)

Visit your state health department ↗ for more information about COVID-19 vaccination plans in your area.

COVID-19 vaccines may be more available in the spring to mid-year time frame as additional vaccines are FDA-authorized, produced and distributed. As these vaccines become more widely available, we are committed to helping you get the FDA-authorized COVID-19 vaccine easily and conveniently.

Visit your state health department ↗ for more information about COVID-19 vaccine availability in your area.

How will I know when to get the COVID-19 vaccination?
You can check with your **state health department** ↗ on which groups are currently prioritized. You can also speak with your primary care provider or other health care professional about vaccine recommendations given your specific health conditions.
As vaccines become more widely available, we are committed to helping you get the FDA-authorized COVID-19 vaccine easily and conveniently. This page will have the latest information.

Where will COVID-19 vaccines be available?
Initially, FDA-authorized COVID-19 vaccines will be available at certain locations. Your **state health department** ↗ is a resource for learning about local availability.
As vaccines become more widely available, you will be able to get the COVID-19 vaccination at participating retail pharmacies, as well as doctors' offices, hospitals and federally qualified health centers.

Will I have a choice in which COVID-19 vaccine I receive?
Like the flu vaccine, vaccination providers will administer the COVID-19 vaccine based on availability. Vaccination providers may not have all FDA-authorized COVID-19 vaccines at their location. If you have questions, we encourage you to talk to your health care provider.

If I have had COVID-19, can I get vaccinated?
According to the **CDC** ↗, COVID-19 vaccination should be offered to members regardless of whether they've already had COVID-19 infection. Members should not be required to have an antibody test before they are vaccinated.
However, anyone currently infected with COVID-19 should wait to get vaccinated until after their illness has resolved and after they have met the criteria to discontinue isolation.

Additionally, current evidence suggests that reinfection with the virus that causes COVID-19 is uncommon in the 90 days after initial infection. Therefore, people with a recent infection may delay vaccination until the end of that 90-day period if desired.

What documentation will I need to get the vaccine?
You will need to show your insurance card. Coming out of your vaccination appointment, you will get a vaccination card. We encourage you to carry your vaccination card with you. Taking a picture of the vaccination card with your phone is a great way to keep it with you. Also be sure to schedule the second dose when you receive the first.

Additional information on preparing for your vaccination appointment can be found on the **CDC website** ↗.

When should I plan on getting the second dose of the COVID-19 vaccine?
You will need to get both doses in the required time frame to have protection from COVID-19. We encourage you to schedule appointments for both doses at the same time. Your vaccination provider should help you know when to get the second dose. The CDC is also offering the **v-safe** ↗ mobile app to help with second dose reminders.
Follow the vaccination instructions from the manufacturer, which includes making sure both doses are from the same manufacturer. The **Pfizer-BioNTech COVID-19 vaccine** ↗ will require 2 doses, given 3 weeks apart. The **Moderna COVID-19 vaccine** ↗ will require 2 doses, given 1 month apart. We strongly encourage you to schedule both doses at the same time to meet these time frames and get protection from COVID-19. The vaccination provider should assist you with scheduling the second dose when you receive your first dose.