



## COVID-19 Vaccine Employer Fact Sheet

With news of the impending vaccine, many employers and individuals alike are wondering when the vaccine will become widely available, if organizations will be permitted to require employees to get vaccinated, how and what to communicate to employees about the vaccine, and much more. In an effort to keep our clients informed, we have compiled the most relevant information into the following fact sheet. As details evolve over the coming weeks and months, Marsh & McLennan Agency will provide updated guidance as more information becomes available.

### WHAT WE KNOW TODAY

While there are many different COVID-19 vaccines currently in development, two companies – Pfizer and Moderna – have already applied for emergency use authorization from the Food and Drug Administration (FDA) to begin administering their vaccines. More companies are expected to apply for authorization in the coming months. The FDA has approved the Pfizer vaccine, and it is expected to become available for vaccinations across the nation the week of December 14th. By the end of the year, the U.S is expected to have 40 million doses of the vaccine to deliver across the states.

According to a U.S. advisory panel, the first round of individuals to receive the vaccine are healthcare workers, long-term care residents, and first responders. It is ultimately up to each state to determine who is deemed a healthcare worker and first responder, so these groups may vary by state.

Vaccine doses purchased with U.S. taxpayer dollars will be given to Americans free of charge, according to the CDC. However, vaccine providers will be able to charge administrative fees for administering shots to individuals.

\*Updated December 15, 2020



## VACCINE DETAILS

Here's what we know about the market's leading vaccines thus far:

- Both the Pfizer and Moderna vaccines are two-shot doses, and a person must take two doses of the same vaccine to be effective. Individuals will need to keep track of which vaccine they received, when they are due for their second dose, and seek it out themselves.
- Pfizer's vaccine must be given 21 days apart, while Moderna requires 28 days.
- Both vaccines must be stored at sub-zero temperatures, making transportation logistics a point of consideration. Pfizer's vaccine must be kept extremely cold, at minus 70 degrees Celsius whereas Moderna's vaccine needs to be kept at temperatures more similar to that of a normal freezer, at minus 20 degrees Celsius.
- Because of challenges surrounding both the temperature requirements of these vaccines, as well as the initial low availability, individuals will not necessarily be able to choose which vaccine they receive. This will depend upon the geography in which people reside; the Pfizer vaccine will be more widely available near large medical centers whereas the Moderna vaccine will be in more rural and suburban areas where access to an ultra-cold freezer is limited.

In addition to Pfizer and Moderna, Johnson & Johnson is currently working on a single-dose vaccine in an effort to simplify global distribution. Once the vaccines are widely available, everyone is encouraged to receive it, even those who previously had COVID-19. Per the CDC, it is possible to become re-infected with COVID-19 and the vaccine is the best protection against reinfection. There is not sufficient evidence at this point to show that the virus will not mutate and require an additional vaccine in the future, similar to the annual flu shot. The vaccine could trigger an immune response on some people that lasts longer than others. We should know more on this topic as time goes on.

## EMPLOYER CONSIDERATIONS

With news of the vaccine front and center, many employers are considering how it plays into their strategies moving forward. As with any consideration, it's important to keep in mind industry, size, state and local regulations, as well as what's best for the business and employees long-term.

Top of mind is the question of whether an employer can mandate the COVID-19 vaccine for its employees. In general, the answer is yes, but employers will need to consider accommodations for employees with sincerely held religious beliefs that do not permit traditional medicine and employees with health or disability issues for whom vaccination is inadvisable. Employers should also pay attention to employee relations and morale, the availability of vaccines, and the overall impact to the business. A mask alternative may be given to those who return to the workplace, but choose not to receive the vaccine.

Regardless of stance on the vaccine, it is important that employers communicate with employees regarding vaccine updates, resources, and recommendations. Directing employees to the CDC for guidance is appropriate. Additionally, there are legal ramifications that an employer should consult their attorney about before putting any mandate in effect.

At this time, the federal government is purchasing all supply of the COVID-19 vaccine, so there is no option for employers to purchase a supply for its employees.

## LOOKING AHEAD

Based on the varying vaccine availability, there is no set timeline for when we can expect to “get back to normal.” However, Oliver Wyman best estimates that fourth quarter 2021 is the earliest we can get close to achieving normalcy and employers should plan for the remote and/or safety precautions-based work conditions until that point. Oliver Wyman describes that cumulative immunity is one of the keys in getting back to normal. This is defined as a sum of three groups: population that has already been infected and has protective immunity, population that is naturally immune to the infection, and the population that has been effectively vaccinated. Oliver Wyman modeling analysis shows that we may only need 50 percent of the population to be immune through cumulative immunity to start getting back to normal.

## OUR COMMITMENT

Marsh & McLennan Agency is committed to providing up-to-date information for employers on the Coronavirus. To access resources at your fingertips visit our resource page. [Click here to access our dedicated resource page.](#)

## SOURCES

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