

# FREQUENTLY ASKED QUESTIONS: COVID-19 VACCINATION MYTHS AND FACTS

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

COVID-19 vaccinations work by teaching your immune system how to recognize and fight the virus that causes COVID-19 illnesses. Under real-world conditions, all three vaccines show they offer strong protection against severe illness, hospitalization, and death. In the U.S., experts caution against comparing efficacy statistics between the three approved vaccines because the trials for Pfizer and Moderna were done before we saw a significant proliferation of variants.

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. [Learn more about how COVID-19 vaccines work.](#)

## Do vaccinated people carry & spread the virus?

Emerging evidence suggests fully vaccinated people are less likely to have asymptomatic infections and could be less likely to transmit the virus to others. That said, the research is ongoing, and as of April 2, 2021, the CDC stated that “The risks of infection in fully vaccinated people cannot be completely eliminated as long as there is continued community transmission of the virus.” Therefore, vaccinated people could potentially still get COVID-19 and spread it to others.

## Should I get the COVID-19 vaccine?

We encourage employees to receive the vaccine when it is 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?

According to the FDA and CDC, clinical trials and real-world data have shown that COVID-19 vaccines currently under emergency use authorization (EUA) in the U.S. (Pfizer, Moderna, Johnson & Johnson) are safe and effective. Robust data collection continues to monitor safety ongoing. Following a pause to investigate concerns regarding rare clotting disorders and a possible link to the Johnson & Johnson vaccine, the FDA and CDC cleared the vaccine for use while adding a cautionary warning statement. You should discuss the benefits and risks of different COVID-19 vaccines with your doctor if you have any concerns.

## How long does protection from COVID-19 vaccines last?

Experts don't know yet because they're still studying vaccinated people to see when protection might wear off. So far, Pfizer and Moderna's data has shown that their vaccines are effective for at least six months and likely longer.

Variants are another reason we might need an additional shot. If the virus mutates enough over time, vaccines might need to be updated to boost their effectiveness.

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

No. None of the FDA emergency use authorized vaccines contain the live virus that causes COVID-19. A COVID-19 vaccine cannot make you sick with COVID-19. [Learn more about how COVID-19 vaccines work.](#)

## 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, or 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 or if you have ever had a severe allergic reaction to a vaccine or its components, please discuss the COVID-19 vaccine with your doctor. Discussions with your doctor can assess your risk and provide more information about getting vaccinated safely.

## Do women experience more reactions to the vaccine than men?

More women have reported side effects than men. While women could simply be more likely to report their side effects, some health experts say hormone levels, genetic differences, and vaccine dosing may play a role. This difference in reaction between sexes is consistent with past reports of other vaccines.

## Is it safe to get the COVID-19 vaccine during pregnancy or breastfeeding?

Pregnant women who become infected with COVID-19 face elevated risks for complications, including intensive-care hospitalization, premature births, and death. Pregnant or nursing women should discuss the risks and benefits of COVID vaccination with their trusted healthcare provider, as the data on safety during pregnancy and breastfeeding is still being collected.

## 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 is possible, the vaccine should be strongly considered regardless of whether you already had 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.

## How do we access the vaccines?

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. Many retail chain pharmacies can now administer COVID-19 vaccines (like flu and other vaccines). Visit [Vaccines.gov](#) to search for COVID-19 vaccine locations.

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

**Fully Vaccinated People Can:** Visit inside a home or private setting without a mask with other fully vaccinated people of any age, and they can travel “at low risk to themselves.” However, they are required to have a negative COVID-19 test before returning from travel abroad. Those vaccinated don’t need to quarantine after returning to the U.S. unless symptomatic or required by local jurisdictions. They can also refrain from quarantine/testing following a known exposure if asymptomatic.

**They Should Also:** Continue standard COVID-19 precautions in public places or when visiting with unvaccinated people, avoid large-size in-person gatherings, poorly ventilated areas, monitor for and get tested if experiencing new COVID-19 symptoms, and follow guidance issued by employers.

For more COVID-19 resources, visit our Resource Portal at [bbinsurance.com/covid19](https://bbinsurance.com/covid19).

*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.*