HR Roundtable
COVID-19 Vaccine:
What Employers Need To Know
Speakers

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The CBIZ Difference

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We deliver those solutions to you through a unique combination of locally based, trusted advisors backed by a national team of specialized experts.
## Where We Are With Vaccines

<table>
<thead>
<tr>
<th>Vaccines</th>
<th>Status</th>
<th>Dosing</th>
<th>Efficacy</th>
<th>Potential Side Effects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pfizer</td>
<td>Vaccine has been authorized for emergency use</td>
<td>Two doses, delivered three weeks apart</td>
<td>95% effective at preventing serious illness</td>
<td>Injection-site pain, fatigue, headaches, chills</td>
</tr>
<tr>
<td>Moderna</td>
<td>Vaccine has been authorized for emergency use</td>
<td>Two doses, delivered four weeks apart</td>
<td>94.1% effective at preventing serious illness</td>
<td>Injection-site pain, fatigue, muscle aches, joint pain, headaches, chills</td>
</tr>
<tr>
<td>Johnson &amp; Johnson</td>
<td>Awaiting emergency use authorization by the FDA</td>
<td>One Dose</td>
<td>85% effective at preventing severe illness</td>
<td>Injection site pain, fatigue, headache, muscle pain, joint pain</td>
</tr>
<tr>
<td>Novavax</td>
<td>Vaccine trials are ongoing</td>
<td>Two doses, delivered three weeks apart</td>
<td>-</td>
<td>Injection site pain, rash, headaches, muscle pain, fever</td>
</tr>
</tbody>
</table>
Maryland COVID-19 Vaccine Priority Groups

Maryland will distribute the vaccines to five different priority groups based on relative risk of exposure or developing serious illness.

Vaccine prioritization may be subject to change. The state has adopted a rolling vaccine allocation model, meaning it may not wait for every member of a particular group to get vaccinated before moving ahead; individuals will still have the opportunity to be vaccinated in subsequent phases.

WE ARE IN PHASE 1C
**Phased Roll-out**

**Phase 1A**
- Health care workers
- Residents and staff of nursing homes
- First responders, public safety, corrections

**Phase 1B**
- Individuals with intellectual and developmental disabilities
- Assisted living, independent living, behavioral health and developmentally disabled group homes, and other congregate facilities
- Adults age 75 and older
- Education and continuity of government

**Phase 1C – CURRENT STAGE**
- Adults age 65-74
- Essential workers in lab services, agriculture, manufacturing, postal service, etc.

**Phase 2**
- Adults 16-64 at increased risk of severe COVID-19 illness due to comorbidities
- Essential workers in critical utilities, transportation, food service, etc.

**Phase 3**
- General population, including healthy adults age 16-64
Maryland COVID-19 Updates From the Past Week

**COVID-19 UPDATE // FEBRUARY 23**

**THIS WEEK’S ANNOUNCEMENTS**

**SOUTHERN MD SITE**
The fourth mass vaccination site will open at Legacy Punahine Southern In Charles County on March 15 in partnership with FEMA.

**VARIANT SURVEILLANCE**
The state is partnering with UMD and NID to expand its variant surveillance program to become one of the strongest in the nation and the world.

**J&J UPDATE**
Cases have been told by the federal government to expect allocations of the single-dose Johnson & Johnson vaccine as early as next week.

**7-DAY POSITIVITY RATE (2021)**

**VACCINES ADMINISTERED**

FIND COVID-19 RESOURCES AT COVIDLINK.MARYLAND.GOV

**COVID-19 VACCINE UPDATE: MARCH 1, 2021**

- **97.9%** Doses delivered to providers
- **95.6%** First doses administered
- **1.33M** Total doses administered
- **35,072** Daily doses administered (7-day average)

**PERCENT OF AGE GROUP POPULATION VACCINATED**
Safety Debate

- In a recent survey performed by the employee survey firm Perceptyx, Inc., employees ranked vaccinations only as fourth among mitigation efforts that would make them feel most safe in the physical workplace.

- 38% say their organizations are requiring vaccines in order to return to the physical workplace.

- 60% are fearful of the potential side effects of the vaccine.

- 50% say their employers have encouraged them to get the vaccine when available.

- 64% believe there is no safe return to work until all employees are vaccinated.

- 67% believe the research and development of the vaccine is trustworthy.

- 60% say they would if employers offered a monetary incentive of $100 or more.

- 56% say they would get the vaccine if encouraged to do so by their employer.
3 Questions Employers are Asking

Will the FFCRA continue to require individual and group health plans to provide first-dollar coverage for testing of COVID-19?
The required coverage for testing applies through the applicable COVID-19 public health emergency period, which is currently scheduled to end Jan. 20, 2021. It is likely though that it will be renewed for an additional 90 days.

Are coronavirus vaccines and other preventive measures deemed a preventive service in accordance with the ACA?
At this time, the vaccine product will be paid for by the federal government as long as certain conditions are met. The health plan will be responsible for the administration cost, such as an office visit for the delivery of the vaccine.

Can an employer mandate and should an employer mandate that employees get the COVID-19 vaccine?
An employer should consider the value of encouraging voluntary compliance versus a mandate. The decision may depend on the facts and circumstances of its employment situation.
Mandate or Not in the Vaccine Era

Fewer than half of employers intend to require workers to receive a COVID-19 vaccination before returning to the workplace, but nearly two-thirds of workers said they're likely to be vaccinated when it is available, according to a survey of nearly 1,000 human resource leaders and workers in more than 500 households in the U.S., conducted by the Society for Human Resource Management.

- 55% of employers say they're unsure whether they'll require workers to get vaccines before returning to work.
- 40% will not insist that employees receive vaccines before returning to work.
- 66% believe vaccination is at least somewhat necessary for business continuity.
- 64% of workers say they are likely to get the vaccination when it is available.
- 24% of workers say they would not get a vaccine if their employer required it.

Source: The Society for Human Resource Management
<table>
<thead>
<tr>
<th></th>
<th>PROS</th>
<th>CONS</th>
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</thead>
<tbody>
<tr>
<td><strong>Mandate</strong></td>
<td>- Greatest chance of workforce immunity</td>
<td>- Potential for backlash from employees</td>
</tr>
<tr>
<td></td>
<td>- Lowest risk of COVID-19 exposure claims</td>
<td>- Greatest chance of employment liability lawsuits</td>
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<tr>
<td></td>
<td></td>
<td>- The real potential of having to terminate employees who do not comply</td>
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<tr>
<td></td>
<td></td>
<td>- Workers comp implications</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Additional costs for vaccination administration costs and time incurred</td>
</tr>
<tr>
<td><strong>Incentivize</strong></td>
<td>- May lead to higher number of vaccinated employees</td>
<td>- Additional costs to the organization</td>
</tr>
<tr>
<td></td>
<td>- Reduced exposure to employment liability concerns</td>
<td>- Lower number of vaccinations as compared to mandating</td>
</tr>
<tr>
<td><strong>Encourage</strong></td>
<td>- Almost no exposure to employment liability concerns</td>
<td>- Greatest risk of COVID-19 exposure claims</td>
</tr>
<tr>
<td></td>
<td>- Higher number of vaccinated employees as opposed to no encouragement at all</td>
<td>- Lowest number of vaccinated employees second only to no encouragement at all</td>
</tr>
</tbody>
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Vaccine Mandate Considerations

- Are you prepared for the reality that you may have to terminate a potentially significant portion of your workforce?

- Equal Employment Opportunity Commission (EEOC)
  - You cannot terminate workers who refuse the vaccine because of a disability or religious beliefs without first determining if a reasonable accommodation is available.
  - If you fire for lack of vaccination, your hiring process must adapt as well.

- As an alternative, are you able to provide a safe work environment without the need to mandate?
  - Is it possible to work from home?
  - Can updates be made to the workplace to separate employees who are not vaccinated?
Relevant Legislation We Are Watching

**Maryland House Bill 1171**
Prohibiting an employer from terminating an employee solely on the basis of the employee's refusal to receive a vaccination against COVID-19; specifying that an employee waives the right to file a civil action against the employer if the employee refuses to receive a certain vaccination and the employee contracts COVID-19 in the course of employment; etc.

**Maryland House Bill 508 / Senate Bill 210 - COVID-19 Claim - Civil Immunity**
Providing civil immunity from liability for a COVID-19 claim to a person who acts in compliance with certain statutes, rules, regulations, executive orders, and agency orders, unless the person acted with gross negligence or intentional wrongdoing; providing that certain deviations from certain statutes, rules, regulations, executive orders, and agency orders does not deny a person civil immunity provided for under the Act; limiting the effect of the civil immunity provided for under the Act; etc.
Workplace COVID-19 Vaccination Program Considerations

- Does it make sense?
- Is it or will it be available?
- Third Party Partnerships (MDH, CVS, Walgreens, Garrett Regional, Mountain Laurel Medical Center, etc.)
- Storage concerns
- Potential for large portion of your workforce being ill from side-effects at the same time
CDC / MDH Guidance for Workplace COVID-19 Vaccination Programs
COVID-19 Vaccine Workplace Planning Checklist

Employee Communications Planning

- Is your organization gathering updates with employees on an ongoing basis? [ ] Yes [ ] No [ ] N/A
- Is your organization using one channel that efficiently reaches all employees? [ ] Yes [ ] No [ ] N/A
- Has your organization established two-way communication with employees and specified a point of contact for employees with the most questions, concerns, or concerns? [ ] Yes [ ] No [ ] N/A

COVID-19 Vaccine Communication Topics

- Has your organization shared general information about the COVID-19 vaccines with employees? [ ] Yes [ ] No [ ] N/A
  - Overview of available vaccines and their differences
  - Number of doses required for vaccination
  - Facts and myths about the vaccine
  - How vaccines work and their benefits
  - Efficacy and safety
  - Possible side effects
- Has your organization kept employees updated on expected vaccination timelines for your workplace? [ ] Yes [ ] No [ ] N/A
- Has your organization shared details with employees on how to access a medical, religious, or other vaccination accommodation? [ ] Yes [ ] No [ ] N/A
- Has your organization shared information for vaccination scheduling (e.g., requiring employees to contact with a manager, follow a registered schedule or other practice)? [ ] Yes [ ] No [ ] N/A
- Has your organization provided employees with vaccination schedules (whether employees will receive a vaccine on site or at an alternative site)? [ ] Yes [ ] No [ ] N/A
- Has your organization provided employees with details for vaccination costs (including any cost from the employer)? [ ] Yes [ ] No [ ] N/A
- Has your organization identified exceptions for employees who cannot receive a COVID-19 vaccine, and if so, why the exception? [ ] Yes [ ] No [ ] N/A

Workplace Reopening

- Has your organization planned for how vaccines will impact efforts to reopen the workplace? [ ] Yes [ ] No [ ] N/A
- Does your organization have a vaccination safety protocol or policy in place? [ ] Yes [ ] No [ ] N/A
  - Establishing vaccination safety protocols, including monitoring key metrics, identifying supervisors, and ensuring training of supervisors

Our insurance professionals can help you determine how vaccines can be used to bring employees safely back to the workplace and help guide your employees’ transition to a smooth return. To learn more, contact your local risk and insurance professional or a member of our team today.

To learn more, visit us at cbiz.com/insurance

Checklist: COVID-19 Vaccine Workplace Planning

Employees can play a key role in COVID-19 vaccine distribution and should prepare for when vaccine sources reach the general public. This document provides guidance on the Centers for Disease Control and Prevention (CDC)’s and offers considerations for employers when vaccinating COVID-19 vaccines workplace planning.

To get started, employees can review topics on this checklist:

* COVID-19 Vaccines (Planning) [YES NO] N/A
  - Are your organization’s medical workers and facility the CDC and local health facility? [ ] Yes [ ] No [ ] N/A
  - Have you already determined the ability of employees to participate in vaccine campaigns? [ ] Yes [ ] No [ ] N/A
  - Have you already determined if your organization will have an employee absence policy in place? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees have an absence policy for an employee who is unable to participate in an employee absence policy due to a vaccine reaction or other medical condition? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Voluntary) [YES NO] N/A
  - Does your organization offer a voluntary in-house vaccination program? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees actively participate in the voluntary in-house vaccination program? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Mandatory) [YES NO] N/A
  - Does your organization offer a mandatory vaccination program for employees? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees actively participate in the mandatory vaccination program? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Administration) [YES NO] N/A
  - Have you already determined if your organization will have an employee absence policy in place? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees have an absence policy for an employee who is unable to participate in an employee absence policy due to a vaccine reaction or other medical condition? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Reconsideration and Action Plan) [YES NO] N/A
  - Have you already determined if your organization will have an employee absence policy in place? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees have an absence policy for an employee who is unable to participate in an employee absence policy due to a vaccine reaction or other medical condition? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Medical) [YES NO] N/A
  - Have you already determined if your organization will have an employee absence policy in place? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees have an absence policy for an employee who is unable to participate in an employee absence policy due to a vaccine reaction or other medical condition? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Safety) [YES NO] N/A
  - Have you already determined if your organization will have an employee absence policy in place? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees have an absence policy for an employee who is unable to participate in an employee absence policy due to a vaccine reaction or other medical condition? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Training) [YES NO] N/A
  - Have you already determined if your organization will have an employee absence policy in place? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees have an absence policy for an employee who is unable to participate in an employee absence policy due to a vaccine reaction or other medical condition? [ ] Yes [ ] No [ ] N/A

* COVID-19 Vaccines (Supervision) [YES NO] N/A
  - Have you already determined if your organization will have an employee absence policy in place? [ ] Yes [ ] No [ ] N/A
  - Do your organization’s employees have an absence policy for an employee who is unable to participate in an employee absence policy due to a vaccine reaction or other medical condition? [ ] Yes [ ] No [ ] N/A

To learn more, visit us at cbiz.com/insurance
COVID-19 Vaccine Scams

While vaccination details are evolving, here are truths of the current scams:

- You cannot pay for your name to be put on a list to get the vaccine.
- You cannot pay for early access to the vaccine.
- Legitimate calls about the vaccine will not ask for your Social Security, bank account, or credit card numbers.

Ignore any vaccine offers that say differently or ask for personal or financial information.

Learn more at:
- [ftc.gov/coronavirus/scams](http://ftc.gov/coronavirus/scams)
- [consumerresources.org/beware-coronavirus-scams](http://consumerresources.org/beware-coronavirus-scams)
5 Ways to Avoid COVID-19 Vaccine Scams

1. **Contact a trusted source for information.**
   - Check with state or local health departments to learn when and how to get the COVID-19 vaccine.

2. **Ignore advertisements for the COVID-19 vaccine, especially post on social media**
   - No legitimate vaccine is for sale. The vaccine is only available at federal and state approved locations.

3. **Watch for unusual texts.**
   - Never trust the legitimacy of a text message unless your health care provider or pharmacist has previously used text messages to contact you. You could receive a text from them when you are eligible to be vaccinated.

4. **Do not open emails, attachments or links from people you do not know.**
   - Opening or clicking these suspicious items could include dangerous malware downloads onto your computer or phone.

5. **Do not share your personal or financial information with anyone you do not know.**
   - No one from a vaccine distribution site or health care provider’s office will call, text or email asking for your Social Security number, credit card information or bank account number to receive the vaccine.
Questions & Answers

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