



# COVID-19

## Updates with MOKAN Sheet Metal Workers Welfare Fund

You should contact your primary care physician or healthcare provider if you are experiencing COVID-19 like symptoms. Certain COVID-19 diagnostic tests will be covered with no cost share if your healthcare provider orders the test. In addition, effective March 18, 2020, covered services and items furnished during the office visit, urgent care visit, or emergency room visit that results in the ordering or the administration of a covered COVID-19 test will also be covered with no cost sharing during the Federal emergency period. Currently, this means through April 30, 2021.

### Getting the Vaccine

Both initial vaccines require two doses, so two separate visits to a healthcare provider and two shots. The process is slightly different than what you may be used to when getting the influenza vaccine. In the case of the COVID-19 vaccine, you will be asked to wait 15-30 minutes after receiving the vaccination to make sure there is no reaction. This is normal and required. Remember the risk of a severe reaction is EXTREMELY low. The first dose will only protect you about 54%, but the real protection rates of approximately 94% occur for most people about two weeks after the second shot. For the Pfizer vaccine, the two doses are taken three weeks apart, and for the Moderna, one-month apart. If you do not return for your second dose, you are not properly safeguarded against COVID-19. For these reasons, it is VERY important that you get your second dose, for maximum protection.

### Cost

The vaccine will be given at no cost to you. Additionally, the vaccine should be given at no cost to all uninsured U.S. citizens. Since the federal government is paying for the vaccine, the provider can submit a claim for the administration of the vaccine to the federal government. No individual receiving the vaccine should be charged at this time. At the same time, if you see the doctor for something unrelated in the same visit you receive the vaccine, you may be charged a copay or other amounts for the unrelated item. For example: You go to urgent care because you hurt your foot. You are offered and receive the first dose of COVID vaccine during that visit. You may be charged a copay and other amounts under the terms of the Plan for evaluation and treatment of your foot, but no additional amount should be charged to you by the provider or the Plan because you received the vaccine. Questions? Please contact your Fund Office @ 816-531-0334.

## Antibody Testing:

Certain Antibody testing is covered if FDA approved. The fee schedule is set by contractual agreement with each provider and is based on the FDA approval list and other government-mandated rates and industry standards. The FDA approval list is complicated, changes very frequently, and is subject to change at any time. This means that a test that was not covered a few months ago may be covered now, and a test that was covered a few months ago may not be covered now. Questions? Please contact your Fund Office @ 816-531-0334.

## What's Next

Although the two currently approved COVID-19 vaccines have been HIGHLY effective in preventing COVID-19 infections, it is still unknown if either or any will prevent transmission of COVID-19 from one person to the next. This is being studied in ongoing trials. In other words, even if someone is vaccinated, we do not know if they will be able to transmit the virus to other people if they are exposed to COVID-19 in the future and have no symptoms. We do know, though, that you do not transmit the virus simply from being vaccinated since there is NOT a live virus in the vaccination.

Therefore, after you've gotten the vaccine, you still need to take precautions. Continue to wear a mask and social distance. Think of it this way: If you've had the flu shot, you still wouldn't willingly enter an enclosed space with someone who has the flu. A COVID shot should be treated the same way.

As the COVID-19 vaccine roll-out continues, it's important to be on the lookout for scams. The Financial Crimes Enforcement Network (FINCEN) recently issued a new warning about vaccine scams:

- Beware of scams offering early access to vaccines for a fee.
- Keep an eye out for phishing scams where scammers email or text you with phony vaccine information.
- Steer clear of scammers trying to sell fake versions of vaccines.
- Here are the facts:
- You cannot pay to get early access to the vaccine.
- Medicare covers the cost of the COVID-19 vaccine. COVID-19 vaccines are also free to others throughout the country, although providers may charge an administration fee, this should not be charged to you.

**Do not share your personal or financial information if someone calls, texts, or emails you promising to get you the vaccine for a fee.**

