

Global Flu Vaccine Resources

November 2020

Lockton's Global Benefits experts have compiled information on flu vaccines to assist multinational employers evaluating the ability to provide preventive treatment to their global workforce. Employers should always consult their local medical authorities and local legal counsel, who may have more recent and relevant information. In many countries, flu vaccines are not common in insurance policies but may be offered through the social healthcare system. As the climate changes due to the COVID-19 pandemic, coverage and availability of the vaccines has been evolving. The global situation is dynamic, and this document reflects the status at the time of publication.

COUNTRIES HIGHLIGHTED

- Australia
- Belgium
- Brazil
- Canada
- China
- Denmark
- Colombia
- France

- Germany
- India
- Ireland
- Israel
- Italy
- Mexico
- Netherlands
- Philippines

- Singapore
- South Africa
- Spain
- Sweden
- Switzerland
- United Arab Emirates
- United Kingdom

Australia

Does the government health system cover vaccines?	Yes, only for at-risk groups and children under 5.
Do private medical insurance programs cover flu vaccines?	Not typically included.
What is the average cost of a flu shot?	AUD 25 (USD 18)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	It is common for companies to organize corporate influenza vaccines for the entire workforce.

Belgium

Does the government health system cover vaccines?	Yes, this is largely covered by social security. Normally anybody can ask for a flu vaccine, but because of the pandemic, it is now limited to certain risk groups (older people, care takers, nurses, etc.).
Do private medical insurance programs cover flu vaccines?	Not covered
What is the average cost of a flu shot?	EUR 4 (USD 5) if covered by social security; otherwise EUR 16 (USD 19).
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Many employers offer fully covered flu vaccines through their provider for external prevention and protection, but it is currently difficult due to the pandemic. Employers should contact their providers in early 2021 if they would like to provide flu shots in the 2021 flu season.

Brazil

Does the government health system cover vaccines?	Yes
Do private medical insurance programs cover flu vaccines?	Not typically included; can be negotiated for inclusion on the policy.
What is the average cost of a flu shot?	Unavailable
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Local vendors may be able to provide flu vaccines for employers; however, availability is limited due to demand.

Canada

Does the government health system cover vaccines?	Yes, in most provinces. BC, Quebec and New Brunswick apply criteria for coverage.
Do private medical insurance programs cover flu vaccines?	Most carriers allow coverage on a case-by-case basis; may require a doctor's prescription.
What is the average cost of a flu shot?	CAD 25-30 (USD 19-22)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Some employers provide a flu shot clinic. In provinces where the vaccine is covered, employers pay for the nurse to be on-site.

China

Does the government health system cover vaccines?	Not covered.
Do private medical insurance programs cover flu vaccines?	May be covered under a wellness benefit.
What is the average cost of a flu shot?	Average cost is RMB 250 (USD 36).
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Some employers reimburse employees for the cost of the flu shot, however there is currently a vaccine shortage and getting a shot is very difficult.

Denmark

Does the government health system cover vaccines?	Yes; limited to certain groups such as those over 65 or with chronic illness.
Do private medical insurance programs cover flu vaccines?	Not covered.
What is the average cost of a flu shot?	DKK 150 (USD 24)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Flu shots are available through the employee's general practitioner, flu centers and pharmacies. Employers do not typically cover the cost of flu shots, but some big companies will pay for it or reimburse employee expense.

Colombia

Does the government health system cover vaccines?	Yes, but only for children and citizens over 60 years of age.
Do private medical insurance programs cover flu vaccines?	Not typically included.
What is the average cost of a flu shot?	USD 8-10
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Both workers' compensation carriers and the Fund for Employees may provide assistance. Flu shots are not mandatory in Colombia, so coverage varies by employer. Some will subsidize the cost partially, some entirely cover it and some not at all.

France

Does the government health system cover vaccines?	Yes, paid in full for those over 60 years or with specific health conditions.
Do private medical insurance programs cover flu vaccines?	Yes; the majority of private programs cover flu vaccines.
What is the average cost of a flu shot?	EUR 6-11 (USD 7-13), paid up to 65% by social security and then by private coverage.
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Not commonly provided by employers except for very large companies (greater than 5,000); social action funds may also provide flu shots based on the individual, their health and financial situation.

Germany

Does the government health system cover vaccines?	Yes; limited to certain groups of people: those over 60 years of age; children and adults with an underlying disease; people with a weakened immune system; pregnant women; residents of retirement or nursing homes.
Do private medical insurance programs cover flu vaccines?	Yes; limited to certain "at-risk" groups.
What is the average cost of a flu shot?	EUR 60 (USD 71)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Employers could offer flu shots through a local vendor or medical provider near the office to motivate employees to get vaccinated. Reimbursing cost of shot is also an option.

India

Does the government health system cover vaccines?	Not covered.
Do private medical insurance programs cover flu vaccines?	Not covered.
What is the average cost of a flu shot?	INR 800 (USD 12)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Local vendors may be able to provide flu vaccines for employers; however, availability is limited due to demand.

Ireland

Does the government health system cover vaccines?	Yes; limited to certain "at-risk" groups.
Do private medical insurance programs cover flu vaccines?	No; flu vaccine only covered if carried out in general practitioner surgery.
What is the average cost of a flu shot?	EUR 20 (USD 24)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Difficult to quote for service as supply is limited to health service executives and "at-risk" groups.

Israel

Does the government health system cover vaccines?	Yes; either through social security for at risk groups or via an HMO.
Do private medical insurance programs cover flu vaccines?	Not covered.
What is the average cost of a flu shot?	DKK 150 (USD 24)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Only available through the government or HMO's with priority being given to those over the age of 75. Employees are not able to buy it directly on their own therefore employers do not reimburse.

Italy

Does the government health system cover vaccines?	Yes; limited to certain populations such as pregnant women, the elderly, chronically ill, police and firefighters, blood donors, and those in certain industries.
Do private medical insurance programs cover flu vaccines?	Not typically, but some may include it in the yearly preventative medicine "check-up" package for employees (not dependents).
What is the average cost of a flu shot?	EUR 10-25 (USD 12-29)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Individuals typically get the flu shot through a family doctor or local pharmacy. Some larger companies may provide free flu shots through a shot clinic in the office. Due to high demand, availability declined at the end of October.

Mexico

Does the government health system cover vaccines?	Yes; limited to certain "at-risk" groups.
Do private medical insurance programs cover flu vaccines?	Not covered.
What is the average cost of a flu shot?	MXN 63 (USD 3)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Local vendors may be able to provide flu vaccines for employers; however, availability is limited due to demand.

Netherlands

Does the government health system cover vaccines?	Yes; limited to certain "at-risk" groups. GGD (National Health Service) is responsible for distribution of vaccines.
Do private medical insurance programs cover flu vaccines?	Not covered.
What is the average cost of a flu shot?	EUR 17 (USD 20)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Typically, only offered by employers in healthcare sector. If not considered at risk, individuals can pay for the vaccine if they have a prescription from their doctor.

Philippines

What is the average cost of a flu shot?	PHP 590 - 970 (USD 13-20) depending on the strain and how many vaccines are ordered.
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Employers may source flu shots and make them available to their employees on a voluntary basis on-site. Employers pay the full cost of the vaccine.
What is the average cost of a flu shot?	DKK 150 (USD 24)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Flu shots are available through the employee's general practitioner, flu centers and pharmacies. Employers do not typically cover the cost of flu shots, but some big companies will pay for it or reimburse employee expense.

Singapore

Does the government health system cover vaccines?	According to the Singapore government health subsidies site, there is no specific mention of a subsidy on flu vaccinations. However, copayments and/or subsidies are available at Singapore polyclinics and CHAS (Community Health Assist Scheme) clinics.
Do private medical insurance programs cover flu vaccines?	Not typical for domestic medical schemes; however, under international private medical insurance schemes it can be added by request.
What is the average cost of a flu shot?	SGD 38-45 (USD 28-33) per shot (retail walk in rate)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Some employers will reach out to managed care providers/vendors to seek preferential rates for bulk vaccines with a designated number of clinics for cashless transactions for their employees and the clinic will consolidate and bill the employer after the vaccination period. Prior to the pandemic, some employers may also arrange for on-site flu vaccination for their employees. Not all employers offer flu shots, prevalence is less than 50%.

South Africa

Does the government health system cover vaccines?	Yes, and it is not limited to certain groups of people; however, in general, people with access to private medical insurance will not use the public facilities due to the quality of the facilities, waiting times and service concerns.
Do private medical insurance programs cover flu vaccines?	Yes, subject to meeting eligibility criteria (ex., Member over age 60 with a chronic condition).
What is the average cost of a flu shot?	ZAR 100-150 (USD 6-9)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Flu vaccinations are available at independent pharmacies. Currently, flu vaccine vouchers are not available. Employers do not typically offer flu vaccines to their employees, unless it is a benefit that is in the existing medical benefit in place.

Spain

Does the government health system cover vaccines?	Yes, limited to at risk groups such as the elderly, ill and certain professions such as healthcare, education, public transport and state security forces.
Do private medical insurance programs cover flu vaccines?	Not covered.
What is the average cost of a flu shot?	EUR 10 (USD 12)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Employers do not typically provide coverage for a flu shot. Employees can go through a local pharmacy or directly to a pharmaceutical laboratory.

Sweden

Does the government health system cover vaccines?	This year, the flu vaccine is free for those over the age of 65 or in certain risk groups.
Do private medical insurance programs cover flu vaccines?	Not covered.
What is the average cost of a flu shot?	SEK 230-300 (USD 27-35)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Individuals can receive a flu vaccine through their health center or private medical facilitates. Employers do not typically provide flu vaccines, but some may, especially in the healthcare sector. Employers may offer the flu vaccine for employees traveling abroad. Occupational healthcare (Företagshälsovården) can assess an employees' flu risk and provide instructions on getting a flu vaccine.

Switzerland

Does the government health system cover vaccines?	No; only basic vaccines are covered.
Do private medical insurance programs cover flu vaccines?	Yes; coverage needs to be checked on an individual basis.
What is the average cost of a flu shot?	CHF 30-40 (USD 33-44)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Can quote for service through local vendor; availability may be limited due to demand.

United Arab Emirates

Does the government health system cover vaccines?	UAE arrangements for flu vaccines vary by Emirate. In Abu Dhabi, government hospitals offer flu vaccines for everyone free of charge. In Dubai, vaccines are being offered at designated providers for AED 50 (approx. USD 14) for expatriates; however, for UAE nationals it is offered for free.
Do private medical insurance programs cover flu vaccines?	Flu vaccines may be covered under medical insurance plans as an additional benefit, similar to dental and optical, but not as a baseline benefit.
What is the average cost of a flu shot?	Due to high demand, there is a shortage in stock and the cost varies from USD 14 – USD 45.
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Flu vaccines are available at both private and public healthcare providers in UAE. It is common that employers arrange for flu vaccines for their staff through private medical providers, usually brokers/ insurance companies facilitate an arrangement for clients to host group vaccines at their premises at an agreed cost.

United Kingdom

Does the government health system cover vaccines?	Yes; limited to those at risk, best to consult GP. This year "at risk" has been broadened due to the COVID-19 pandemic.
Do private medical insurance programs cover flu vaccines?	Not typically included.
What is the average cost of a flu shot?	GBP 13 (USD 17)
If government health systems do not cover flu vaccines, what are local resources for employers to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Traditionally Nuffield would put a nurse on-site in the office to administer injections. Earlier in 2020, Nuffield was providing vouchers, but these are no longer available due to demand.