AXA Partners continues to closely monitor the Coronavirus (COVID-19) pandemic and its ongoing impact on travel. We strive to provide periodic updates regarding travel safety however, travelers should consult the World Health Organization (WHO) and Centers for Disease Control and Prevention (CDC) websites for the most up-to-date information on the COVID-19 pandemic.

Below are answers to some of the most frequently asked questions our customers have as they consider making travel plans again, contemplate crossing boarders and preparing for the vaccination.

<table>
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<tr>
<th>Question</th>
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<tr>
<td>Once I am vaccinated, can I travel like the way it was before?</td>
<td>The CDC recommends to avoid all non-essential travel as the U.S. and the world is still in a crisis stage. While the current COVID-19 vaccines appear to be extremely effective at preventing illness in the people who receive them, vaccinated people might still be able to transmit the coronavirus to others as asymptomatic carriers. Currently being vaccinated does not exempt you from quarantine and testing requirements. Vaccinated people will need to follow mask-wearing and safe social-distancing recommendations in public.</td>
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<td>I would like to travel after I am vaccinated but want to know how long I have to wait for the full effect of the vaccination before I head out?</td>
<td>Your body needs the time to build protection after any vaccination, usually 2 weeks after getting last vaccine dose for the full vaccine immunity. Even if you are vaccinated, you stand the risk of contracting COVID-19 however the severity of the illness is minimized.</td>
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I received my first vaccination shot but have to travel. I won’t be able to make it to my scheduled second shot. Can I delay getting my second shot and how long can I delay it for?

You can delay up until 42 days between doses although we advise trying to stick to the advised dates as close as possible.

I received my first vaccination shot but have to travel. I won’t be able to make it to my scheduled second shot. Can I get my second vaccination shot overseas?

Most countries run their own vaccination program for residents of that country, with an order of priority by age groups, medical conditions, and occupations. As a tourist of a foreign country, it is unlikely that you would be eligible for COVID-19 vaccines distributed by local health authorities, while supplies are limited.

You can delay up until 42 days between doses, although we advise trying to stick to the advised dates as close as possible.

There is also a possibility that the country that you are visiting may not be administering the same vaccine that you have taken.

I have been vaccinated recently and planning to travel. However I need to produce a negative COVID-19 test prior for entry. Could the vaccine cause false positives?

COVID-19 vaccines will not cause you to test positive on COVID-19 viral tests.

If your body develops an immune response, which is the goal of vaccination, there is a possibility you may test positive on some antibody tests. Antibody tests indicate you had a previous infection and that you may have some level of protection against the virus. However, antibody tests are not the ones used to screen you for travel.

I am not vaccinated against COVID-19. I am planning to work overseas for 6 months. If I get injured or hospitalized, will being vaccinated for COVID-19 be a requirement for transport?

Currently this is not a requirement for medical transports. Also, with most COVID-19 vaccines requiring two shots and various countries using different vaccines, there is little way to ensure you will get the same vaccine for the second shot back home.

However, a negative COVID-19 test is still a requirement for most medical transports.

I am planning to work overseas as an expatriate. I have received my first dose of the COVID-19 vaccine in the US. For my second dose, must I take the same vaccine?

Although there is no preference for the various COVID-19 vaccines, experts agree that the COVID-19 vaccines are not interchangeable between the first and second doses. The safety and effectiveness of mixed vaccines has not been studied and more research is needed. It is strongly recommended that the 2nd shot be the same one as the first.
My husband and I have been vaccinated against COVID-19. My children are not. We are planning to travel. What risks do we face as a family if all family members are not vaccinated?

The current COVID-19 vaccines appear to be effective at preventing illness in the persons that are vaccinated, however vaccinated people might still be able to transmit the coronavirus to others as asymptomatic carriers.

Therefore, the risk is that your children are vulnerable to contracting COVID-19.

I will be traveling overseas and need to get a COVID-19 test for my return travel back. What should I know?

- Confirm the type of COVID-19 test required. Some countries are very specific about the type of tests they will accept.
- Confirm how recently the test must be taken.
- Research how to secure a test in the country you’ll visit or you may contact AXA for assistance in locating the nearest testing facility.
- Make an appointment with sufficient time to receive the results before boarding your flight.
- Bring your identification, money and in some cases cash to the testing facility.
- Obtain instructions and a contact at the testing facility in the event you do not receive the results on time.
- If the results are sent by email, download your email or take a screen shot of the result as you may not have access to internet at the airport to show your results to the airline. If results are on paper, take a picture of your test result so you have a copy saved on your phone. Keep the print out in a secure location.

Are there any countries that require proof of COVID-19 vaccination for entry?

Now, there is no requirement however, there is growing discussion amongst countries as a way for visitors to avoid restrictions such as quarantine. Several African countries already require vaccinations for yellow fever, for instance, so there is precedent.

This situation is developing and we will continue to monitor.

I am planning to travel to a developed country and need several vaccinations, in addition to COVID-19. I am concerned about the interaction of the various vaccines.

Because data are lacking on the safety and efficacy of COVID-19 vaccines administered simultaneously with other vaccines, the vaccine series should routinely be administered alone, with a minimum interval of 14 days before or after administration of any other vaccine.
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<td>As a tourist, am I able to be vaccinated in the country I am visiting?</td>
<td>Not at the moment. Most countries run their own vaccination program for residents of that country, with an order of priority for different age groups, medical conditions, and occupations. As a tourist of a foreign country, it is unlikely that you would be eligible for Covid-19 vaccines distributed by local health authorities, while supplies are limited.</td>
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<td>How can I travel responsibly even if I am vaccinated?</td>
<td>Even if you are vaccinated, you may be able to transmit the coronavirus to others who have not been vaccinated. Also, you are just as vulnerable to other infectious disease that may mimic COVID-19. So take full precautions to avoid other travel illnesses. Until everyone across the globe has access to vaccines, think about your destination, the country’s vaccination progress and their medical systems. The CDC is still recommending that all non-essential travel be curtailed.</td>
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<td>My child is going on a study abroad program and sharing a dorm. Some of her classmates are not vaccinated but she will be. What should I be concerned with?</td>
<td>We are still learning how long COVID-19 vaccines protect people that have been vaccinated. For these reasons, people who have been fully vaccinated against COVID-19 should keep taking precautions in public places, until we know more, like wearing a mask, staying 6 feet apart from others, avoiding crowds and poorly ventilated spaces, and washing your hands often. While the current COVID-19 vaccines appear to be extremely effective at preventing illness in the people who receive them, vaccinated people might still be able to transmit the coronavirus to others as asymptomatic carriers. Vaccinated people will need to follow mask-wearing and safe social-distancing recommendations in public.</td>
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