Global Flu Vaccine Resources

August 2023





Global flu vaccine resources

Lockton's global benefits experts have compiled information on flu vaccines to assist multinational employers in evaluating the ability to provide preventive treatment to their global workforce.

Flu vaccination prevents millions of illnesses and flu-related doctor's visits each year. However, in many countries, flu vaccines are not covered under insurance policies but may be offered through the social healthcare system. This publication summarizes how individuals access flu vaccinations in various countries, the average cost of the vaccine and how employers can play a role in facilitating access to the vaccine.

Australia Germany Singapore Belgium India South Africa Ireland Brazil Spain Canada Israel Sweden China Italy Switzerland Colombia **United Arab Emirates** Mexico Denmark **Netherlands United Kingdom** France Philippines

AUSTRALIA

Does the government health system cover vaccines?	It is free for those under the National Immunisation Program for:
	 Aboriginal and Torres Strait Islander people aged 6 months and over Children aged 6 months to under 5 years Pregnant women at any stage of pregnancy People aged 65 years or over People aged 6 months or over who have medical conditions subjecting them to a higher risk of serious disease
Do private medical insurance programs cover flu vaccines?	Not typically; however, private health insurers offer as part of their wellness solutions to corporate clients.
What is the average cost of a flu shot?	AUD 20 (USD 14)
If government health systems do not cover flu vaccines, what local resources can employers use 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; Lockton Australia can negotiate vendors and pricing.

BELGIUM

Does the government health system cover vaccines?	Yes, this is largely covered by social security.
Do private medical insurance programs cover flu vaccines?	No
What is the average cost of a flu shot?	EUR 4 (USD 4) if covered by social security; otherwise, EUR 16 (USD 16)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	All employers must have a contract with an occupational provider for external prevention and protection through which many employers offer a flu vaccine. Employers should contact their providers early in the year if they would like to provide flu shots for the flu season.

BRAZIL

Does the government health system cover vaccines?	Yes
Do private medical insurance programs cover flu vaccines?	No, coverage can be negotiated
What is the average cost of a flu shot?	State capitals: BRL 65–85 (USD 13–17); small cities: BRL 100– 20 (USD 20– 4)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Local brokers can quote for service through a local vendor; may be limited due to demand.

CANADA

Does the government health system cover vaccines?	Yes, in most provinces. British Columbia will cover flu shots no cost for all residents 6 months or older.
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 15-20 (USD 11-15)
If government health systems do not cover flu vaccines, what local resources can employers use 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. Services for flu shots can be quoted and will be subject to minimum participants/fees.

CHINA

Does the government health system cover vaccines?	No
Do private medical insurance programs cover flu vaccines?	May be covered under a wellness benefit.
What is the average cost of a flu shot?	The cost varies by hospital (public/private). Typically the cost in a public hospital ranges from RMB 100-200 (USD 14-29) per shot, and for private providers, the average is RMB 200-400 (USD 29-57) per shot.
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Employers may arrange services through a health management vendor or directly with a medical provider. Employers may also set up a vaccine fund under an employee benefits policy for a flu shot reimbursement (admininistration fees may apply).

COLOMBIA

Does the government health system cover vaccines?	Yes, but only for children up to 5 years old, pregnant women from 26 weeks and adults over 60 years old.
Do private medical insurance programs cover flu vaccines?	No
What is the average cost of a flu shot?	USD 14-15
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Some companies offer vaccination campaigns every year or every two years through the private healthcare provider institutions (IPS). Employers typically subsidize the cost completely, but some only partially subsidize.

DENMARK

Does the government health system cover vaccines?	Yes, limited to certain groups, such as those over 65 and those with chronic illnesses. Children are no longer automatically offered a flu shot.
Do private medical insurance programs cover flu vaccines?	No
What is the average cost of a flu shot?	DKK 150-200 (USD 20-27)
If government health systems do not cover flu vaccines, what local resources can employers use 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 larger companies will directly pay for flu vaccines or reimburse employees.

FRANCE

Does the government health system cover vaccines?	Yes, paid in full for those over 60 years or with specific health conditions. A new vaccination campaign has been launched on a voluntary basis (without obligation). The target group is elderly people or people 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 30 (USD 32), paid up to 65% by social security and then by private coverage.
If government health systems do not cover flu vaccines, what local resources can employers use 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 employees); social action funds may also provide flu shots based on the individual, their health and their financial situation.

GERMANY

Does the government health system cover vaccines?	Yes, limited to certain groups of people, including those over 60 years of age, children and adults with an underlying disease, people with weakened immune systems, pregnant women, and residents of retirement or nursing homes.
Do private medical insurance programs cover flu vaccines?	Yes, normally fully covered.
What is the average cost of a flu shot?	EUR 60 (USD 64)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Local brokers can quote for service through a local vendor or medical provider near the office for a flu shot clinic to motivate employees to get vaccinated. Reimbursing the cost of the shot is also an option. Companies with more than 500 employees also offer flu shots sessions (usually one to two days) with a doctor on-site. This usually requires prebooking by each employee.

INDIA

Does the government health system cover vaccines?	No
Do private medical insurance programs cover flu vaccines?	No
What is the average cost of a flu shot?	INR 2,500-3,200 (USD 30-38) per shot, plus INR 300-500 (USD 4-6) administration fee per person, exclusive of applicable taxes.
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Flu vaccination drives are conducted through wellness providers or hospitals. This is not available on a retail basis; it can only be covered via bulk-booking through off- and on-site camps.

IRELAND

Does the government health system cover vaccines?	The government system now only covers those aged 65 and over or certain at-risk groups for flu vaccines.
Do private medical insurance programs cover flu vaccines?	No, flu vaccines are only covered if carried out in a GP surgery.
What is the average cost of a flu shot?	EUR 30 (USD 32)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	A range of private vendors can provide flu shots in the workplace.

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?	No
What is the average cost of a flu shot?	Unavailable
If government health systems do not cover flu vaccines, what local resources can employers use 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 HMOs 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, elderly persons, 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 preventive medicine checkup package for employees (not dependents).
What is the average cost of a flu shot?	EUR 10-25 (USD 11-27)
If government health systems do not cover flu vaccines, what local resources can employers use 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 may start to decline after 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?	No
What is the average cost of a flu shot?	MXN 450-900 (USD 23-45)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Local brokers can quote for service through local vendors; may be limited due to demand.

NETHERLANDS

Does the government health system cover vaccines?	The flu vaccine is free for certain high-risk groups (such as childrer and adults with fragile health) and for people over 60 years old.
Do private medical insurance programs cover flu vaccines?	Yes
What is the average cost of a flu shot?	EUR 25-40 (USD 11-43)
If government health systems do not cover flu vaccines, what local resources can employers use 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 the healthcare sector. If not considered at-risk, individuals can pay for the vaccine but must have a prescription from a doctor.

PHILIPPINES

Does the government health system cover vaccines?	No
Do private medical insurance programs cover flu vaccines?	No
What is the average cost of a flu shot?	PHP 850-1,200 (USD 15-22) depending on the brand and the type (trivalent or quadrivalent).
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Employers may source for flu shots at the lowest possible cost and make this available to their employees on a voluntary basis on-site. Those who would like to offer the flu shot at a discounted rate shoulder the total cost of the vaccine.

SINGAPORE

Does the government health system cover vaccines?	Under the National Childhood Immunisation Schedule (NCIS) and National Adult Immunisation Schedule (NAIS) at all Community Health Assist Scheme (CHAS) General Practitioner (GP) clinics, influenza vaccines are available for target groups of children who are at higher risk of developing influenza-related complications.
Do private medical insurance programs cover flu vaccines?	Not typical for domestic medical schemes; however, international private medical insurance schemes may add it by request.
What is the average cost of a flu shot?	SGD 38-45 (USD 27-32) per shot (retail walk-in rate); adult Singaporeans will receive up to a 75% subsidy for NAIS vaccinations. Pioneer Generation and Merdeka Generation seniors will also receive an additional 50% and 25% subsidy on their subsidized vaccination bills respectively. Prices after government subsidies are expected to be similar to those at the CHAS GP clinics.
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Prior to the pandemic, some employers arranged for on-site flu vaccinations for their employees. Some employers now reach out to managed care providers/vendors seeking preferential rates for bulk vaccines with a designated number of clinics. These vaccinations are then cashless for the employees, and the clinics consolidate and bill the employer after the vaccination period. Providers are now also offering home-based flu vaccinations administered by a medical professional. The price of this can range from SGD 54-88 (USD 41-66) based on whether one dose or two are required. 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?	Most medical schemes have an element of coverage for flu vaccines subject to certain eligibility criteria (e.g., member over 60 years of age with a chronic condition).
What is the average cost of a flu shot?	ZAR 125-225 (USD 7-13)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Independent pharmacies provide flu vaccinations. Currently, flu vaccine vouchers are not available. A solution around this might be to provide a voucher from one of the larger retail pharmacy providers that the employee can use during flu season to get a flu vaccination. Employers do not typically offer flu vaccines to their employees, unless it is a benefit that is included in the existing medical policy.

SPAIN

Does the government health system cover vaccines?	Yes, the health authorities recommend vaccination against influenza to persons over 65 years of age (especially in the case of people living in closed institutions), those under 65 years of age (and over 6 months of age) who have chronic diseases or live in closed institutions for a prolonged period of time, pregnant women, and people who are likely to facilitate the transmission of the infection (healthcare workers and workers in geriatric institutions, people who provide home care to the elderly, etc.), or who work in essential public services.
Do private medical insurance programs cover flu vaccines?	No
What is the average cost of a flu shot?	EUR 20-30 (USD 22-32)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Companies do not usually offer coverage for influenza vaccination. If employees do not belong to any of the groups covered under the government health system but are interested in getting vaccinated, they should consult their doctor. In these cases, they will need a prescription to purchase the vaccine from a pharmacy.

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?	No
What is the average cost of a flu shot?	SEK 300-400 (USD 28-37)
If government health systems do not cover flu vaccines, wwhat local resources can employers use 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 facilities. 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 employee's flu-risk and provide instructions on getting a flu vaccine.

SWITZERLAND

Does the government health system cover vaccines?	No, only basic vaccines are covered. For people who have an increased risk of complications from influenza, basic insurance covers the cost of the flu vaccination (minus deductible and <i>franchise</i>).
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 31-41)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Local brokers can quote for service through local vendors; availability may be limited due to demand.

UNITED ARAB EMIRATES

Does the government health system cover vaccines?	In the UAE, arrangements for flu vaccines vary by emirate. In Abu Dhabi, government hospitals and public centers charge AED 50 (USD 14). In Dubai, vaccines are offered at designated providers for AED 50 (USD 14) for expatriates; however, for UAE nationals, it is offered for free. Pandemic-related vaccinations are covered by the state. During COVID-19, the vaccines were provided to citizens and residents by each emirate's government, free of cost. Schools in Abu Dhabi work closely with the Department of Health (DoH) and public providers (SEHA) to provide vaccinations to pupils at school, as and when due, according to the DoH established programs and schedules. Parents have a choice to provide consent to the school or refuse and vaccinate on their own by picking the cost at a medical provider of their choice.
Do private medical insurance programs cover flu vaccines?	Private medical insurance programs cover vaccines if chosen as a rider by the client at an additional cost. Presently, clients with highend coverage have this benefit included in the schedule.
What is the average cost of a flu shot?	Private hospitals charge approximately AED 100-150 (USD 27-41) for a flu shot.
If government health systems do not cover flu vaccines, what local resources can employers use 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 the UAE. It is common for employers to 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 one's GP. This year definitions of "at-risk" have been broadened due to the COVID-19 pandemic.
Do private medical insurance programs cover flu vaccines?	Not typically offered
What is the average cost of a flu shot?	GBP 13 (USD 15)
If government health systems do not cover flu vaccines, what local resources can employers use to offer flu vaccines (such as vendors that provide service via vouchers)? How do employers typically offer flu shots?	Employers are able to purchase flu vouchers from local vendors; Lockton UK can help arrange.



UNCOMMONLY INDEPENDENT