



HEALTH (/HEALTH/)

Conditions & Treatments



What Are the Side Effects of COVID-19 Vaccines?

Experts: Most side effects resolve on their own in a few days

by Michelle Crouch and Rachel Nania, [AARP \(http://www.aarp.org\)](http://www.aarp.org), Updated February 19, 2021 | Comments: 327

 [medical provider preparing vaccine with patient in background](#)

FG TRADE/GETTY IMAGES

[En español \(/espanol/salud/enfermedades-y-tratamientos/info-2020/efectos-secundarios-vacuna-covid.html?intcmp=AE-HLTH-TOSPA-TOGL-ES\)](#). | As the [coronavirus vaccine rollout \(/health/conditions-treatments/info-2020/coronavirus-vaccine-research.html\)](#) continues across the country, health experts say one thing is critical for people to understand before they roll up their sleeves: The vaccines may cause side effects.

The U.S. Centers for Disease Control and Prevention (CDC) says the most common side effects of the Moderna and the Pfizer-BioNTech vaccines are:

- **Injection site pain and swelling**
- **Fatigue**
- **Headache**
- **Chills**
- **Fever**

The following side effects have also been reported:

- **Muscle and joint pain**
- **Delayed swelling, redness or a rash at the injection site**
- **Swollen lymph nodes (typically manifests as a lump in your armpit or above your collarbone)**

CDC data released Feb. 19 (https://www.cdc.gov/mmwr/volumes/70/wr/mm7008e3.htm?s_cid=mm7008e3_w#T1 down) indicated that the side effects from the vaccines were as expected and not serious among the vast majority of the first 22 million people who received them. Symptoms most frequently reported were headaches (22.4 percent), fatigue (16.5 percent) and dizziness (16.5 percent).

Most of the reactions are temporary and resolve within a few days. Since you may feel under the weather, experts recommend not making any big plans for a few days after you get each dose of the vaccine.

“Where a mistake could be made is in people being surprised or not being prepared for side effects,” says William Moss, M.D., executive director of the International Vaccine Access Center at the Johns Hopkins Bloomberg School of Public Health.

For the latest coronavirus news and advice go to [AARP.org/coronavirus \(/coronavirus/\)](https://aarp.org/coronavirus/).

Side effects are a sign the vaccine is working

Side effects from vaccines are not uncommon. The [seasonal flu shot \(/health/conditions-treatments/info-2020/high-dose-flu-vaccines.html\)](https://aarp.org/health/conditions-treatments/info-2020/high-dose-flu-vaccines.html), for example, can cause fever and fatigue, among other reactions. And the vaccine to prevent shingles can induce shivering, muscle pain and an upset stomach, to name a few.

In some ways, these mild to moderate reactions are “a good thing,” Moss says, because “it’s a sign that the immune system is responding to the vaccine.”

The key, experts say, is to weigh the temporary discomfort against the long-term benefits: a potentially high level of protection from a [disease that has uprooted everyday \(/health/conditions-treatments/info-2020/coronavirus-facts.html\)](https://aarp.org/health/conditions-treatments/info-2020/coronavirus-facts.html) life for many of us and has killed more than 2.4 million people globally.

“We are willing to tolerate discomfort in other aspects of our life — many people exercise and have muscle aches afterward, and don’t say, ‘I’m never going to exercise again,’ ” Moss points out. “There are just many aspects of our lives where we need to be willing to make the trade-off of some degree of discomfort for a longer-term gain.”

Older adults could experience fewer side effects

While the coronavirus vaccines have been shown to be just as effective in older adults, people age 50 and older experience fewer side effects than younger recipients ([/health/conditions-treatments/info-2020/cdc-removes-covid-age-range-warning.html](https://www.aarp.org/health/conditions-treatments/info-2020/cdc-removes-covid-age-range-warning.html)).

Only about 25 percent of people age 50 to 64 and 4 percent of those age 65 to 74 who received the vaccine between Dec. 14 and Jan. 13 experienced side effects, according to CDC data. Meanwhile, 65 percent of those under age 50 reported an adverse reaction.

Researchers are still studying why this is the case, but they say it's likely related to the declining immune response that comes with age.

Studies also show that most people experience more severe side effects after their second dose.

How to treat side effects

Although side effects may affect your ability to do daily activities, most should go away on their own after a few days, the CDC says. Plan for plenty of time to rest in the days immediately after you get each dose of the vaccine.

If you have pain or discomfort, an over-the-counter pain reliever such as a nonsteroidal anti-inflammatory drug (Advil, Motrin) or acetaminophen (Tylenol) can help you feel better, doctors say.

"If your fever is making you uncomfortable, taking acetaminophen or a nonsteroidal anti-inflammatory should bring it right down," says Dean Blumberg, M.D., an infectious disease specialist at UC Davis Health in Sacramento, Calif.

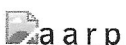
The CDC advises against the use of pain relievers *before* vaccination "for the purpose of preventing post-vaccination symptoms," so wait until after you are experiencing side effects to take any medication.

If you have a delayed reaction at the injection site – typically described as a rash, itchiness or redness that appears 5 to 10 days after vaccination – it's likely a mild allergic reaction, Blumberg says. He recommends treating it with an over-the-counter antihistamine like Benadryl or a topical steroid like hydrocortisone.

Another side effect that may last more than a few days is a swollen lymph node, which may feel like a lump under your armpit or over your collarbone. The swelling is not harmful, but it can last a few weeks, Blumberg says. Eventually, it should go away on its own.

Few reports of adverse events

Federal analyses of first month of vaccine rollout showed that few adverse events — which the CDC defines as any serious health problem that happens after a shot — were reported.



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to benefit every area of your life.

In the first month of the vaccine rollout, there were about 4.5 severe allergic reactions (called anaphylaxis) per million doses administered, CDC data show.

Severe allergic reactions are “exceedingly rare,” the CDC said, and should not discourage people from getting vaccinated.

Because of this, the CDC recommends that anyone who has ever had a severe allergic reaction to any ingredient in a COVID-19 vaccine abstain from receiving it. (You can find the ingredients of authorized vaccines on the [FDA's website \(https://www.fda.gov/emergency-preparedness-and-response/coronavirus-disease-2019-covid-19/covid-19-vaccines\)](https://www.fda.gov/emergency-preparedness-and-response/coronavirus-disease-2019-covid-19/covid-19-vaccines).)

The CDC recommends people with a history of anaphylaxis be observed for 30 minutes after getting the shot; other recipients should be observed for 15 minutes.

Safety monitoring doesn't stop

Just because the vaccines have expanded from trial participants to the public doesn't mean monitoring for them will stop. Individuals who receive the vaccines will continue to be watched for long-term side effects and adverse events or disease.

One way health officials are tracking side effects is with [an app called v-safe \(https://vsafe.cdc.gov/\)](https://vsafe.cdc.gov/) you download to your smartphone. When you get your first dose of the vaccine, your health care provider will give you information about how to get started.

Infectious disease experts urge vaccine recipients to participate because it gives them important safety information about the vaccine. The daily survey takes only about 30 seconds, and the app protects your privacy by erasing your phone number after you take the survey.



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Taxes



12 States That Won't Tax Your Retirement Distributions

Retiring in one of these places may help you stretch your nest egg

by John Waggoner, **AARP** (<http://www.aarp.org>), Updated February 18, 2021 | Comments: 169

 chalkboard sign on a table says keep more of your money.

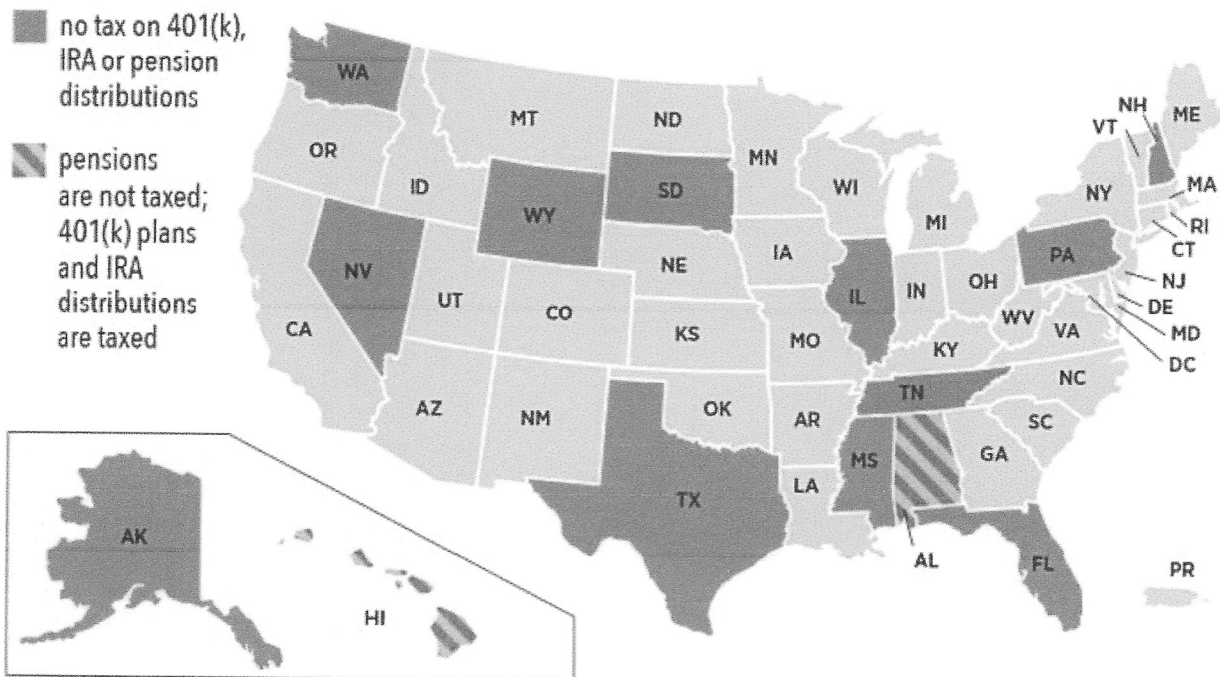
ISTOCK / GETTY IMAGES

En español (/espanol/dinero/impuestos/info-2020/estados-que-no-cobran-a-distribuciones-de-jubilacion.html?intcmp=AE-MON-TOSPA-TOGL-ES). | One of the biggest items on your retirement budget (/retirement/planning-for-retirement/info-2020/suze-orman-10-steps-to-your-future.html) is taxes. If you're thinking of moving somewhere else, consider one of the 12 states that don't tax distributions from pensions or defined contribution plans such as 401(k) plans (/retirement/retirement-savings/info-2020/8-ways-to-rescue-nest-eggs.html).

A lack of tax

Nine of those states that don't tax retirement plan income simply have no state income taxes at all: Alaska, Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington and Wyoming. The remaining three — Illinois, Mississippi and Pennsylvania — don't tax distributions from 401(k) plans, IRAs or pensions. Alabama and Hawaii don't tax pensions, but do tax distributions from 401(k) plans and IRAs.

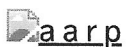
State Taxes and Retirement Distributions



AARP

Taxing retirement plan distributions isn't an all-or-nothing proposition. For example, 20 states don't tax military retirement income, ([/money/taxes/info-2020/states-that-tax-military-retirement-pay.html](https://money/taxes/info-2020/states-that-tax-military-retirement-pay.html)), according to Wolters Kluwer, a provider of tax information and services. Alabama, Arkansas, Connecticut, Hawaii, Illinois, Iowa, Kansas, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Dakota, Ohio, Pennsylvania, West Virginia and Wisconsin don't tax military retirement income. California, Utah, Vermont, Virginia and Washington, D.C. fully tax military retirement pay. All other states have partial allowances for military pay. And Virginia only allows Congressional Medal of Honor recipients to exclude their military retirement income.

Other states only tax part of retirement income. For example, Connecticut allows teachers to subtract 25 percent of retirement income from federal adjusted gross income. Be sure to check with a tax professional to see what tax breaks, if any, you can get from your state, or a state where you're considering living.



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Taxes aren't everything

Some states with [low or no income taxes \(/money/taxes/info-2020/states-without-an-income-tax.html\)](/money/taxes/info-2020/states-without-an-income-tax.html) have higher property or sales taxes. For example, while Illinois does not tax retirement income, it has one of the highest sales and property taxes in the U.S. Other low-tax states may have fewer programs that you might find helpful, such as senior centers and public transportation.

Ultimately, [where you live in retirement \(/retirement/planning-for-retirement/info-2018/top-retirement-states-fd.html\)](/retirement/planning-for-retirement/info-2018/top-retirement-states-fd.html) depends on what you can afford — and what makes you happy. If you have a beloved child or grandchild in a high-tax state, you may figure the extra taxes are worth being nearby.

Also of Interest

- [Important IRS tax dates to know for 2021 \(/money/taxes/info-2021/irs-deadlines.html\)](/money/taxes/info-2021/irs-deadlines.html).
- [10 things you need to know about your 2020 tax return \(/money/taxes/info-2021/getting-ready-to-file-2020-taxes.html\)](/money/taxes/info-2021/getting-ready-to-file-2020-taxes.html).
- [IRS offering taxpayers PINs to combat fraud \(/money/taxes/info-2021/optional-irs-pin-number-adds-security.html\)](/money/taxes/info-2021/optional-irs-pin-number-adds-security.html).

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HOME & FAMILY (/HOME-FAMILY/)


Your Home



7 Things You Never Clean (But Should!)

The dirtiest things in your house might surprise you

by Jodi Helmer, [AARP \(http://www.aarp.org\)](http://www.aarp.org), March 22, 2021 | Comments: 45

 Cleaning the ceiling fan with a wet yellow cloth

GETTY IMAGES

En español (/espanol/hogar-familia/casa-jardin/info-2021/lugares-mas-sucios-que-deberias-limpiar.html?intcmp=AE-HOME-TOESP-TOGL). | Meg Pritchard admits that she ignored a lot of the deep cleaning tasks at her home in Elkins Park, Pennsylvania — until the pandemic hit.

Endless hours at home meant that Pritchard, 56, had time to tackle big cleaning projects. She cleared out cupboards, closets and the refrigerator, scrubbing the shelves, vacuuming the dark corners and disinfecting surfaces — and the amount of dirt and dust surprised her.

"It's amazing how much dog hair collects in the shoe closet, [and] there was a layer of detergent in the laundry sink that I'd never noticed before," she says. "I wrote out a long list of home cleaning projects that I want to get to."

The pandemic has inspired a lot of deep cleaning. The latest data shows that almost half of Americans are more aware of the areas of their homes that need to be cleaned and that 59 percent have adopted new or more frequent cleaning practices.

When you start spring cleaning, don't forget to clean these seven essential — and often-ignored — areas of your home.

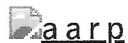
1. Dishwasher

Even if your plates and utensils look spotless, your dishwasher may be dirty. Researchers have found (<https://aem.asm.org/content/84/5/e02755-17?ijkey=JxGkkjbufshbE&keytype=ref&siteid=asmjournals>) that dishwashers often contained bacteria that were linked to health problems, ranging from food poisoning to skin infections.

"Food gets left in there and it can start to smell," says Haley F. Oliver, a professor of food science at Purdue University. "You end up rewashing your dishes with old dirt."

To clean out trapped food particles, unscrew the screen from the dishwasher floor and remove the filter; use dish detergent and a brush to scrub the filter, then let it air-dry. Oliver suggests cleaning the dishwasher filter every week.

After the filter is clean, clean the inside of the dishwasher. Fill a dishwasher-safe mug with white vinegar and run it on the "normal" cycle with hot water to loosen soap scum and grease from the interior.



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card **JOIN**). Get instant access to discounts, programs, services, and the information you need to benefit every area of your life.

2. Oven

Scrubbing the burned foods crusted on the bottom of the oven and the grease coating the oven door might be the least appetizing item on a housecleaning to-do list. Oliver notes that temperatures get so hot inside the oven that bacteria have no hope of survival, but germs are not the sole reason to get out the scouring pads.

"Nothing ruins a delicately flavored food like something burning in the bottom of the oven," Oliver says. "You end up with cupcakes that taste like char."

A dirty oven can also cause a grease fire.

The self-cleaning feature on your oven is a good default, but nothing matches the effectiveness of some old-fashioned elbow grease. Oven cleaners often contain harsh chemicals; lemon juice, baking soda and vinegar can get the job done without the lingering smell of chemicals tainting the next meal you cook.

3. Ceiling fan blades

Turning on the ceiling fan might offer a cool breeze on a hot, humid afternoon, but it also scatters the dust and pollen collected on the fan blades. Cue the sniffing and sneezing.

"Ceiling fans cause problems by increasing circulation of airborne allergens," says Hugh H. Windom, M.D., an allergist and founder of Windom Allergy, Asthma and Sinus Specialists in Sarasota, Florida.

To ensure your [allergies \(/health/conditions-treatments/info-2019/myths-and-facts-about-allergy-remedies.html\)](/health/conditions-treatments/info-2019/myths-and-facts-about-allergy-remedies.html), don't flare each time you switch on the ceiling fan, wipe down the ceiling fan blades with a damp cloth.

4. Reusable shopping bags

Admit it: The bags you toss in your trunk after every shopping trip have never seen the inside of the washing machine. These oft-used, never cleaned bags are breeding grounds for bacteria. In one test, the number of bacteria multiplied 10-fold when a reusable bag with leaked meat juice was left in the trunk of a car for two hours.

"In a lot of these reusable bags, we found more E. coli and fecal bacteria than you do in your underwear," says Charles P. Gerba, a microbiologist and professor at the University of Arizona. "If you use the same bags to carry raw meat products and raw vegetables, you could make a [salmonella salad really easily \(/health/conditions-treatments/info-2020/foods-causing-food-poisoning.html\)](/health/conditions-treatments/info-2020/foods-causing-food-poisoning.html)."

Gerba suggests sticking with cloth bags that can be washed, and tossing them in the machine (washing in hot water) after every use. It's also a good idea to designate separate bags for meat and produce.

5. Dryer vent

You know that a clogged lint screen is a fire hazard, so you clear it out after each load. But when was the last time you cleaned the dryer vent? Lint can also get trapped in the vent that runs from your dryer to the outside of the house — and failure to clean it is linked to \$35 million in fire losses every year.

Use a skinny brush with a long handle to remove lint from the vents (or have a pro come in to do the job). The good news: It only needs to be done every three months.

6. Mattress

Even though the average person changes their bedding every 24 days, most likely ignore their mattresses. In fact, a 2018 study published in Royal Society Open Science compared the number of bacteria found in chimpanzee beds to the number found in human beds. Our primate relatives maintained cleaner sleeping environments, with just 3.5 percent of bacteria coming from their skin, saliva and feces compared to 35 percent in human beds.

To clean your mattress, strip off the bedding and vacuum the entire mattress, paying special attention to the crevices where dirt and dust collect. Use a stain remover to spot-treat stains. Sprinkle baking soda over the mattress to deodorize, and vacuum again to remove the baking soda. Plan to repeat the entire process every six months.

7. Kitchen sponge

Your [kitchen sponge might be dirtier \(/health/healthy-living/info-2017/dirty-kitchen-sponge-bacteria-fd.html\)](/health/healthy-living/info-2017/dirty-kitchen-sponge-bacteria-fd.html) than the surfaces you're trying to clean. In one study, researchers found 309 different species of bacteria, from salmonella to listeria, on kitchen sponges; concentrations were as high as 45 billion bacteria per square centimeter.

"Bacteria grow to huge numbers because [sponges] are moist and always picking up food for bacteria to munch on," Gerba explains.

Nuking a sponge in the microwave might kill bacteria, but it may be better to replace your germmy kitchen sponge on a regular basis. Research suggests that the strongest bacteria may survive the microwave, leaving your sponge even more stinky and germmy than ever.

Bacteria counts are highest after three days, according to Gerba. After that, replace your old kitchen sponge with a new one.

No one wants to spend more time cleaning, but the extra effort will leave you with a healthier home.

Jodi Helmer is a contributing writer who covers gardening, health and the environment. She has also written for Scientific American, National Geographic Traveler and NPR.

More on Home and Family

- [Does your cleaning routine need a makeover? \(/home-family/your-home/info-2020/house-cleaning-routine.html\)](/home-family/your-home/info-2020/house-cleaning-routine.html)
- [How to save on cleaning and home repair \(/home-family/your-home/info-2019/spring-cleaning-savings.html\)](/home-family/your-home/info-2019/spring-cleaning-savings.html)
- [Tips to declutter your home \(/home-family/your-home/info-2021/simple-decluttering-and-organization-tips.html\)](/home-family/your-home/info-2021/simple-decluttering-and-organization-tips.html)

Join the Discussion



Arthur Cox <acecox49@gmail.com>

AARP Utah Advocacy - Utah's Session has ended - how did we do?

1 message

Duke, Jill <JDuke@aarp.org>

Mon, Mar 29, 2021 at 1:03 PM

[View in Browser](#)



AARP UTAH ADVOCACY



Utah's session has ended. How did we do?

Now that Utah's legislative session has concluded, we want to review what happened on important issues this year. Overall, we are very satisfied with the advances we made for older Utahns over the last seven weeks. Before we outline our successes below, we want to hear from you! How do you think AARP Utah did representing you at our Capitol? How do you feel the legislature represented your wishes? We'd love your feedback. Now here are some of our successes this year:

Social Security Tax Relief – This year we made significant progress in bringing tax relief to more older Utahns. With your help, we were able to remove the state tax on Social Security benefits for joint filers with income of \$50,000 and single filers with income of \$30,000. The tax credit is reduced by \$1 for every \$40 of income above those levels so even more retirees will likely receive a partial tax credit.

Expanded ability to create accessory dwelling units (or mother-in-law apartments) – Many Utahns have struggled to get approvals to create mother-in-law apartments in their cities. Legislation supported by AARP Utah would establish these accessory dwelling units as a permitted use throughout the state as long as the home

is owner-occupied and the owner doesn't rent the space for short-term rentals (like AirBnb or VRBO). There are still some requirements cities may place on these units, but the legislation will make it much easier for more Utahns to find these affordable places to live or to create them inside their homes in order to supplement their income in retirement.

More affordable prescription drugs – AARP Utah supported legislation that would allow the Public Employees Health Plan to create more bulk purchasing programs with groups throughout the country. This will enable them to drive down the cost of more prescription drugs. We were also able to create a discount program for epinephrine auto-injectors (commonly known as EpiPens) building off the program created last year for insulin. This has the promise to bring down the cost of the drug for many Utahns.

Allowing nurse practitioners to practice using all of their education and training – Utah had placed constraints on whether nurse practitioners could prescribe pain medications despite being trained to do so. Nurse practitioners are more frequently becoming primary care providers for more people throughout Utah – especially in rural areas. This new legislation would reduce these barriers and allow more Utahns to get the care they need throughout the state.

Compensation for Caregivers – AARP Utah supported

legislation that would reimburse some Utahns who are providing extraordinary care to their spouses who are on Medicaid waivers. Many of these caregivers have to leave their employment to provide this care. By providing some compensation, we can help these families continue to live independently in their homes, rather than promoting a premature admission to a nursing home which typically would cost taxpayers six times as much.

Property Tax Relief – Many older Utahns have difficulty paying their property taxes since they have to come up with cash for an illiquid asset. As property values increase, those on fixed incomes struggle to keep up with increasing property taxes. New changes would create higher eligibility (household incomes up to \$34,666) for older Utahns to receive some tax forgiveness under Utah's "circuit breaker" law.

Updates to Utah's Physician Orders for Life-Sustaining Treatment (POLST) – A POLST is a form that gives direction to health care providers on how to provide care to a patient based on that patient's decisions and wishes. New legislation will allow these forms to be signed electronically which will help make it easier for patients to get these forms in place and make sure they receive care according to their wishes.

Thank you again for your support during the annual state legislative session. We would love to hear your thoughts on how AARP Utah represented you and to see how we

can improve in the future. Please take this brief survey and give us some feedback.

Sincerely,
Danny Harris
AARP Utah

Take Survey

Jill Duke | AARP Utah | Community Outreach Director

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Interested in finding out about our upcoming events? Sign up for email at: aarp.org/yes2emailUT



Arthur Cox <acecox49@gmail.com>

Are You Sure That's Your Bank Reaching Out?

1 message

AARP Fraud Watch Network <AARP@email.aarp.org>

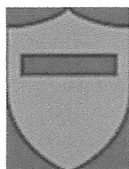
Wed, Mar 24, 2021 at 3:06 PM

Reply-To: "Kathy Stokes, AARP Fraud Watch Network" <reply-fea011737666057d74-21_HTML-11371932-1067319-31003@email.aarp.org>

To: acecox49@gmail.com

[A fraud alert from Kathy Stokes, AARP Fraud Watch Network](#) | [View email online](#)

Fraud Watch Network



Are You Sure That's Your Bank Reaching Out?

Dear Arthur,

Here at the Fraud Watch Network, we're seeing a rise in scammers posing as banks or other financial institutions with the hope of stealing sensitive information – including your account information or Social Security number. These plays occur by phone, email and text.



How It Works

- By phone, a call from someone claiming to be with your bank or other financial institution warns of suspicious account activity. They may even have some personal information, like the last four digits of your Social Security number.
 - By email, you receive a message that looks legitimate – complete with the bank's logo, directing you to click a link to take care of an urgent matter.
 - By text, a message seemingly from your bank urges you to click a link to address an issue.
-



What You Should Know

- Between social media and data breaches, there's enough information floating around to help a scammer craft a personalized message that seems entirely legitimate.
- Scammers often use scare tactics to get us to react emotionally – like claiming they have detected fraud on our account – making it difficult to access our logical thinking processes.



What You Should Do

- Greet any message from your bank with caution – ask yourself, “Would my bank really text me?”
- If you do get an email, a text or a phone call claiming to be from your bank, don't interact. Look at an account statement or the back of your credit or debit card for a number you can call to determine if the bank is trying to reach you.
- If you, like so many others, are now banking online, protect your accounts by using unique passwords, opting for your bank's app if available for added security, and enabling two-factor authentication – the bank will send you a one-time code when logging in to ensure it's you accessing the account.


Knowledge gives you power over scams. The AARP Fraud Watch Network equips you with reliable, up-to-date insights, and connects you to our free fraud helpline so you can better protect yourself and loved ones. We also advocate at the state, federal, and local levels to enact policy changes that protect consumers and enforce laws. With AARP as your partner, you'll stay a step ahead of scammers.

Sincerely,

Kathy Stokes

AARP Fraud Watch Network

P.S. Are you active on social media? Do you enjoy sharing information that can help prevent friends and family from falling victim to scams? Become a



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Conditions & Treatments



10 Things the Fully Vaccinated Need to Know

Here's what you should and shouldn't do post-vaccination, according to health experts

by Michelle Crouch, [AARP \(http://www.aarp.org\)](http://www.aarp.org), March 19, 2021 | Comments: 23

 A man holding his vaccination record card and giving the thumb's up sign.

GETTY IMAGES

[En español \(/espanol/salud/enfermedades-y-tratamientos/info-2021/personas-vacunadas-contr-la-covid.html?intcmp=AE-HLTH-TOSPA-TOGL-ES\)](#). | If it has been at least two weeks since you received your [last dose of the COVID-19 vaccine \(/health/conditions-treatments/info-2021/johnson-and-johnson-covid-vaccine.html\)](#), congratulations! You are now considered “fully vaccinated.” You are armed with our best weapon against a virus that has killed more than 2.6 million people worldwide and upended our lives in unimaginable ways.

That is truly something worth celebrating.

But before you toss aside your mask and throw a party, it's important to remember that the [coronavirus is still spreading \(/health/conditions-treatments/info-2020/coronavirus-facts.html\)](#), and the majority of Americans have yet to be vaccinated — so precautions continue to be necessary to protect yourself and the people around you.

The U.S. Centers for Disease Control and Prevention (CDC) has published some specific guidance about [what the fully vaccinated can do and cannot do \(/health/conditions-treatments/info-2021/cdc-guidance-after-covid-vaccination.html\)](#), and AARP has asked experts to answer other common questions about life after vaccination. Here are 10 things you should know now that you've been jabbed.

1. You still need to wear a mask

Even though COVID-19 cases are down from their peak in January, the coronavirus is still circulating in the U.S., and new and more contagious variants have emerged. So wearing masks and social distancing are still important in helping slow its spread until we can reach herd immunity — when an estimated 70 to 85 percent of the population is vaccinated.

For the latest coronavirus news and advice go to [AARP.org/coronavirus \(/coronavirus/\)](https://www.aarp.org/coronavirus/).

"Until more of the population is vaccinated, masking is important, not just to protect yourself but also other people," says Purvi Parikh, M.D., an allergist and immunologist at NYU Langone Health and an investigator in COVID-19 vaccine clinical trials.

Masking will also help slow the spread of coronavirus variants — and prevent the emergence of new ones — because the virus can't mutate if it is not spreading.

2. You could still catch COVID-19

This is the other reason experts don't want you to put aside your mask just yet. Although all three vaccines authorized for emergency use in the U.S. were found to be highly effective against severe disease and death from COVID-19, there's still a chance you could get infected with the virus.

The Pfizer-BioNTech and Moderna COVID-19 vaccines were about 95 percent effective in preventing symptomatic COVID-19 after two doses in clinical trials. The Johnson & Johnson vaccine was 66.1 percent effective in multi-country clinical trials and 72 percent effective in U.S. trials.

"The whole point of a vaccine is that it prevents you from dying or ending up in the hospital," Parikh says. "But you may still get sick."

3. You could infect someone else

There's also a small chance that you could get infected with the virus and not even realize it, and then you could transmit it to someone who is not vaccinated, says Kristen Marks, M.D., an infectious disease specialist at New York-Presbyterian/Weill Cornell Medicine who leads COVID-19 vaccine trials.

Researchers are still studying whether the vaccines prevent the asymptomatic spread of the virus, she says; early data indicates that they likely do. But the evidence is preliminary and more research is needed.

4. You can visit friends and family

Fully vaccinated people can gather indoors with others who are also fully vaccinated, without wearing masks or physical distancing if you choose, the CDC says, because the chance of anyone getting infected would be remote.

You can also spend time inside with unvaccinated people from a single household without wearing masks or physical distancing if you choose, the CDC says, as long as no one is at increased risk for severe COVID-19 (<https://www.aarp.org/health/conditions-treatments/info-2020/cdc-removes-covid-age-range-warning.html>), disease and no one lives with somebody who's at increased risk as well.

That means you can visit (and hug!) your unvaccinated children and grandchildren (<https://www.aarp.org/home-family/friends-family/info-2021/grandparents-plan-reunions.html>). What's important, the CDC says, is to keep two unvaccinated households from mingling. The agency offers this example: If fully vaccinated grandparents are visiting with their unvaccinated daughter and her children, and the daughter's unvaccinated neighbors also come over, the visit should then take place outdoors, with everyone wearing well-fitted masks and maintaining physical distance (at least 6 feet). This is due to the risk the two unvaccinated households pose to one another.


The CDC still recommends avoiding medium-size and large gatherings.

5. You don't have to quarantine after exposure

You do not have to quarantine or get tested after an exposure to someone with the coronavirus, as long as you aren't experiencing any symptoms, the CDC says. If you develop a cough, fever, shortness of breath, diarrhea or other symptoms of COVID-19, however, you should get tested.

6. You should keep your vaccine record card handy

In the future, you may need proof of vaccination to travel (<https://www.aarp.org/travel/travel-tips/safety/info-2021/covid-19-vaccines-and-travel.html>), work in certain industries or attend large events, Parikh says. Several other countries already have a validation system in the works, and a number of private companies in the U.S. are working on creating a digital passport that would include your vaccination status. "Obviously, your vaccine card is your main proof right now," Parikh adds.

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Your card may also come in handy to confirm which vaccine you received, and when you received it, if a booster dose is required. Some people are laminating their cards; another way to preserve it is to take a photo and store it on your phone. If you didn't hang on to your card, the provider that administered your vaccine should have an electronic or paper record of it.

7. Travel is still discouraged

Even though the number of airline passengers has been rising, the CDC continues to recommend against travel (</travel/travel-tips/safety/info-2020/coronavirus-and-travel.html>), even for those who are vaccinated. In explaining the decision on March 8, CDC Director Rochelle Walensky said:

"In terms of travel, here's what we know: Every time that there's a surge in travel, we have a surge in cases in this country. We know that many of our variants have emerged from international places, and we know that the travel corridor is a place where people are mixing a lot. We are really trying to restrain travel at this current period of time, and we're hopeful that our next set of guidance will have more science around what vaccinated people can do, perhaps travel being among them."

8. It's a good time to go to the doctor or dentist

Countless Americans put their health care on hold due to the pandemic. Now that you're vaccinated, it's time to schedule that colonoscopy, dental cleaning or elective surgery you've been putting off. "Being vaccinated, now is the safest it has been to have surgery in well over a year," says Beverly Philip, M.D., president of the American Society of Anesthesiologists.

The only screening you may want to hold off getting right away is your mammogram. Many women develop swelling in the lymph nodes in their underarm after vaccination, the CDC says. Although the swelling is a normal sign that your body is building protection to the coronavirus, it could cause a false mammogram reading. For that reason, some experts recommend waiting four to six weeks after you are fully vaccinated to get a mammogram.

9. You may need a booster shot

Marks says there are two reasons we might need a booster shot: If our immunity wears off naturally or if the virus changes so much that the immunity we have from the current vaccines proves inadequate.

Researchers still don't know how long immunity from the vaccines will last. "We're collecting data," Marks says. "The phase 3 trials only started last summer, and the data lags a few weeks behind that."

The current vaccines should provide some protection against the coronavirus variants circulating right now. But a few contain a mutation that may allow the virus to elude some of the antibodies produced through vaccines. The vaccine manufacturers are working to create booster shots or updated versions of their shots to improve protection against those variants.

Chances are that we will have to get some kind of COVID-19 shot on a regular basis, perhaps once every three years or every year, like the flu shot.

10. A return to normal hinges on herd immunity

Before life can get totally back to normal, experts say that first we need to reach herd immunity (<https://www.aarp.org/health/conditions-treatments/info-2021/when-will-covid-end.html>) — when enough Americans are vaccinated to significantly slow the spread of the virus. Estimates of when we will reach that point range from this summer to early 2022.

"I'm very optimistic about summertime, when rates will naturally reduce and the number of people we've been able to vaccinate will make it so that the virus is not being transmitted as quickly," Marks said. "The wild card is the variants."

Factors that will affect that timeline include the percentage of Americans willing to get the vaccine, how quickly a vaccine for children is authorized and how well the vaccines work against more contagious variants of the virus.

Michelle Crouch is a contributing writer who has covered health and personal finance for some of the nation's top consumer publications. Her work has appeared in Reader's Digest, Real Simple, Prevention, The Washington Post and The New York Times.

Watch: Why You Should Stay Vigilant After the COVID Vaccine

More on Coronavirus

- [10 surprising things we've learned about the coronavirus \(/health/conditions-treatments/info-2021/one-year-of-covid.html\)](/health/conditions-treatments/info-2021/one-year-of-covid.html)
- [Coronavirus variants: What you need to know \(/health/conditions-treatments/info-2021/new-coronavirus-strains.html\)](/health/conditions-treatments/info-2021/new-coronavirus-strains.html)
- [7 myths about coronavirus vaccines \(/health/drugs-supplements/info-2020/covid-vaccine-myths.html\)](/health/drugs-supplements/info-2020/covid-vaccine-myths.html)

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Managing Debt



What Happens to Your Debts After You Die?

5 things loved ones will have to do to settle your accounts

by Patricia Amend, [AARP \(http://www.aarp.org\)](http://www.aarp.org), March 5, 2021 | Comments: 31

 worried woman reading through document with her head in her hands

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En español (/espanol/dinero/creditos-y-deuda/info-2021/que-sucede-con-tus-cuentas-cuando-falleces.html?intcmp=AE-MON-TOSPA-TOGL-ES). | When loved ones pass away there's way too

much to handle in a short time: notifying others despite feelings of intense grief; funeral arrangements;

living without the departed individual; keeping or dispensing with their possessions; a potential change in income and other financial matters. And this is a just [partial list \(/home-family/friends-family/info-2020/when-loved-one-dies-checklist.html\)](/home-family/friends-family/info-2020/when-loved-one-dies-checklist.html).

There's also the matter of the debts the person left behind, which raises a flurry of questions. Will they be forgiven somehow? If not, how are they to be paid? What if the liabilities exceed the assets? Who is responsible for them, and under what conditions? Will debt collectors come calling? It's complicated but not insurmountable.

1. The estate should cover most bills

A person's financial obligations are not automatically forgiven once they've died. According to the Consumer Financial Protection Bureau, in most cases, any unpaid debts are covered by the [person's estate \(/retirement/planning-for-retirement/info-2018/paperwork-suze-orman.html\)](/retirement/planning-for-retirement/info-2018/paperwork-suze-orman.html) — the total assets owned at death. If the individual appointed a personal representative, executor or administrator, he or she is responsible for paying any debts from the estate, including medical debt.

Creditors have their rights, too, says Martin Hewitt, a lawyer in New York City who's also a member of the American Bar Association's Commission on Law and Aging: "They can file claims in probate [the process of establishing the validity of a will], and can sue heirs who may try to bypass the probate process."

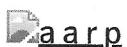
Debts must be settled before heirs receive any money. If there is no will, a judge will decide how the assets should be distributed, and will appoint an administrator to carry out those decisions.

2. Exceptions to the rule

"If the debt is in the decedent's name, the decedent's estate will be responsible," says Rachael K. Pirner, a lawyer in Wichita, Kansas, who's a fellow of the American College of Trust and Estate Counsel. However, if you're responsible for seeing that debts are paid, you may want to consult a probate lawyer before paying anything, she advises. Doing so may help things go as smoothly as possible. "Most state bar associations have a lawyer referral service, and that is a good place to start," she says.

Obtaining legal advice may be wise because you may not be aware of some situations. Parents may be responsible for a dead child's medical bills and hospice care, for example, and spouses may also be responsible for similar debts from a deceased spouse. A lawyer can let you know what bills you might be responsible for.

If you cosigned a loan with the decedent, you owe the debt. Also, a joint account holder on a credit card will be responsible for the debts of the deceased co-owner.



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3. State law matters

State law may require a spouse to pay certain debts. It may, for example, require the estate executor or administrator to pay an outstanding bill out of property that was jointly owned by the surviving and deceased spouse.

Also, in community property states — Alaska (if a special agreement is signed), Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin — the surviving spouse may be required to use community property to pay debts of a deceased spouse. If there was no joint account, cosigner or other exception, the estate of the deceased person owes the debt.

What if the debts exceed the estate's assets? State statute directs who gets paid and how much, Hewitt says. "An insolvent probate is like a bankruptcy with the unpaid balances being written off by the creditors. On joint accounts, the creditors can generally collect from any joint account holder. Often the best course of action on an insolvent estate is to turn it over to an attorney or to the court public administrator, if the court has one."

4. Mistakes happen

Fortunately, you don't have to settle things immediately, so take your time to avoid errors ([/caregiving/financial-legal/info-2020/online-wills-trusts-facts.html](https://www.aarp.org/caregiving/financial-legal/info-2020/online-wills-trusts-facts.html)). "Generally there is a minimum period in state probate law for creditors to present a claim, or let the estate know they are owed money," Hewitt says. "On, average this is between three and six months. If you are sure there will be more than enough money to pay all debts, you can pay sooner."

Common mistakes include the failure to notify known creditors of the person's death; distributing the assets before determining if there is enough money to cover all debts; and overlooking secured debts, such as car loans or mortgages, when deciding what assets to keep or how to distribute them. "People often owe more on cars than they're worth, and if the lender will take the car in exchange for discharging the debt, then let it go," Hewitt says.

5. Debt collectors may understand

What to do if you hear from debt collectors ([/retirement/planning-for-retirement/info-2020/guide-to-virtual-wills-estate-plans.html](https://www.aarp.org/retirement/planning-for-retirement/info-2020/guide-to-virtual-wills-estate-plans.html))? "Let them know what has happened, and what is being done to sort out the estate," Hewitt says. "As long as reasonable progress is being made in settling the estate, most creditors will be understanding. By law, if the estate is filed for probate, the creditors need to file claims and will do so."

Pirner concludes: "Should the creditor persist and the debt is only in the decedent's name, you should consult a lawyer. If you can't afford one, check with Legal Services or Legal Aid."

Note to self: Learn from the experience

To spare your loved ones unnecessary grief when your time comes, keep a list of all of your accounts, creditors and account numbers, and let an appropriate person know where to find it. "Make sure that your financial affairs are in order and your electronic passwords are available to a family member," Pirner insists.

Patricia Amend has been a lifestyle writer and editor for 30 years. She was a staff writer at Inc. magazine; a reporter at the Fidelity Publishing Group; and a senior editor at Published Image, a financial education company that was acquired by Standard & Poor's.

Also of Interest

- [Filing federal income taxes for the deceased \(/money/taxes/info-2021/filing-for-deceased-taxpayer.html\)](/money/taxes/info-2021/filing-for-deceased-taxpayer.html)
- [10 things you need to know about your 2020 tax return \(/money/taxes/info-2021/getting-ready-to-file-2020-taxes.html\)](/money/taxes/info-2021/getting-ready-to-file-2020-taxes.html)
- [Tax-Aide: Get free help with your 2020 tax return \(/money/taxes/info-2021/free-help-preparing-2020-returns.html\)](/money/taxes/info-2021/free-help-preparing-2020-returns.html)

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