



Understanding Large Group pharmacy options for 2026

To help you better understand Blue Shield of California’s outpatient prescription drug benefit options, we’re pleased to provide you with this guide. Please use this to choose the option that works best for you and your employees. The Blue Shield prescription drug riders will vary depending on the formulary type and pharmacy network you choose.

Drugs are organized into tiers 1 through 4 for the Plus, Value, and Performance formulary options described in the chart below. Drugs are placed in tiers based on their clinical value and cost effectiveness, not simply on drug type (brand or generic). Member cost shares for prescription drugs correspond to the tier number. The formulary option and pharmacy network can also affect the member cost share for drugs. Drug utilization management, such as prior authorization and step therapy, applies to all prescription drug riders. If a drug is not on a formulary, medical necessity exception is required for coverage.

The tables below provide descriptions of the pharmacy drug benefits you should consider before choosing your rider in table 3.

Table 1. General pharmacy benefit information

Tier name	Description
Tier 1	Most generic drugs or low-cost, preferred brand drugs
Tier 2	Preferred brand drugs or non-preferred generic drugs
Tier 3	Non-preferred brand drugs or non-preferred generic drugs
Tier 4	Specialty drugs or net drug cost per prescription that is over \$600 for a one-month supply

Table 2. Blue Shield pharmacy options

Formulary options	
Plus	Broader formulary offering with more medication options on lower tiers <ul style="list-style-type: none">• More drugs available on formulary• More drugs available on Tier 1
Value	Higher level of formulary management to promote the use of the most cost-effective drug options <ul style="list-style-type: none">• Fewer drugs available on formulary• More high-cost generic drugs available at higher drug tiers or are non-formulary
Performance (Available for new ASO clients only)	New formulary option that provides competitive financial guarantees <ul style="list-style-type: none">• More brand coverage on formulary which provides more formulary drug alternatives to treat a given condition• More high-cost generic drugs available at higher drug tiers or are non-formulary• Provides additional flexibility to meet the unique needs of ASO plans
Pharmacy network options	
Rx Ultra	<ul style="list-style-type: none">• Blue Shield’s national pharmacy network• Member cost share is the same at all network pharmacies• Members may also receive up to a 90-day supply of maintenance medications at triple the applicable tier retail cost share• Members have access to Amazon Pharmacy for home delivery of maintenance medications
Rx Spectrum	<ul style="list-style-type: none">• Provides members with choice of preferred and non-preferred pharmacies• Lower member cost share at preferred pharmacies; higher member cost share at non-preferred pharmacies• Members may also receive up to a 90-day supply of maintenance medications at triple the applicable tier retail cost share.• Members have access to Amazon Pharmacy for home delivery of maintenance medications

The table below lists the available prescription drug riders. Choose the option that is the best fit for you and your employees.

Table 3. Prescription drug rider options

Rider name	HMO ¹	POS	PPO ²	Pharmacy network	Formulary ²	Description
Basic Rx	●	●		Rx Ultra	Plus	<ul style="list-style-type: none"> Basic-level coverage for drugs in Tier 1, Tier 2, and Tier 4 Tier 3 drugs require medical necessity exception for coverage
Enhanced Rx	●	●	●	Rx Ultra	Plus	<ul style="list-style-type: none"> Coverage of drugs in Tiers 1, 2, 3, and 4
	●	●	●	Rx Ultra	Value	<ul style="list-style-type: none"> Low-cost formulary option with higher level of drug utilization management
Enhanced+ Rx	●	●	●	Rx Ultra	Plus	<ul style="list-style-type: none"> Coverage of drugs in Tiers 1, 2, 3, and 4 Includes enhanced coverage for weight loss drugs
Premier Rx		●	●	Rx Ultra	Plus	<ul style="list-style-type: none"> Coverage of drugs in Tiers 1, 2, 3, and 4, including value-based tier drugs Value-based tier drugs used to treat select chronic conditions (asthma, hypertension, high cholesterol, diabetes) are covered at \$0 cost share
Rx Spectrum	●	●	●	Rx Spectrum	Plus	<ul style="list-style-type: none"> Lower member cost share at Level A (preferred) network pharmacies⁴ Higher member cost share at Level B (non-preferred) network pharmacies⁵ Coverage of drugs in all tiers
	●	●	●	Rx Spectrum	Value	<ul style="list-style-type: none"> Lower member cost share at Level A (preferred) network pharmacies⁴ Higher member cost share at Level B (non-preferred) network pharmacies⁵ Low-cost formulary option with higher level of drug utilization management

¹ May be paired with Trio, Local Access+, and Access+ HMO medical plans.

² May be paired with full PPO, Tandem PPO, and Active Choice PPO medical plans.

³ If you are a new ASO client and are interested in the Performance formulary, please discuss with your account manager.

⁴ Level A pharmacies include CVS Pharmacy, CVS Pharmacy in Target Stores, Costco, and Safeway/Vons.

⁵ Level B pharmacies include all other participating pharmacies in Blue Shield's pharmacy network.

Amazon Pharmacy is independent of Blue Shield of California and is contracted by Blue Shield to provide home delivery of prescription medications to Blue Shield members. Members are responsible for their share of cost, as stated in their benefit plan details. Information about specific prescription drug benefits and drug benefit exclusions can be found in the member's plan documents. Members may call the Customer Service number on their Blue Shield member ID card if they have questions about their Blue Shield prescription drug coverage.