

To help you better understand Blue Shield of California’s outpatient prescription drug benefit options, we’re pleased to provide you with this handy guide. Please use this so you can choose the option that works 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 to 4 for both the Plus and Value formulary options described in the chart below. Drugs are placed in tiers based on their clinical value and cost effectiveness and 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. Note: Blue Shield operates as its own pharmacy benefit manager (PBM).

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 > \$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 • Utilization management required on select drugs
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 • Utilization management required for more drugs • Drugs not listed on the formulary require medical necessity exception for coverage
Pharmacy network options	
Rx Ultra	<ul style="list-style-type: none"> • Blue Shield’s national pharmacy network • Includes over 65,000 pharmacies • Member cost share the same at all network pharmacies
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

Rx90 Retail	<ul style="list-style-type: none"> • Blue Shield's extended days' supply pharmacy network • Includes over 65,000 pharmacies • Allows members to receive up to a 90-day supply of maintenance medications at retail pharmacies - member cost share is 3 times the applicable tier retail cost share • Standard with all prescription drug riders
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The table below lists the available prescription drug riders. Choose the option that's the best fit for you and your employees.

Table 3. Prescription drug rider options

Rider name	HMO ¹	POS	PPO ²	Active Choice	Pharmacy network ³	Formulary	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"> • Enhancement to basic-level coverage • Coverage of drugs in all tiers
	●	●	●		Rx Ultra	Value	<ul style="list-style-type: none"> • Low-cost formulary option with higher level of drug utilization management
Premier Rx		●	●		Rx Ultra	Plus	<ul style="list-style-type: none"> • Coverage of drugs in all tiers 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 and 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 and 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 and Tandem PPO medical plans.

³ All riders include Rx90 Retail pharmacy network.

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.