

2026 Pharmacy Benefit FAQs

RxAdvance is the pharmacy benefits administrator for Amazon's Aetna, Cigna and Premera Medical plans in 2026. Here is a list of frequently asked questions.

What is a “pharmacy benefits administrator” and why would I use one?

A Pharmacy Benefits Administrator (PBA) coordinates the prescription drug benefit that comes with your medical insurance, including drug coverage policies, pharmacy claims processing, and prior authorization requests. It serves as the hub connecting your prescription drug coverage with pharmacies, home delivery pharmacies, and specialty pharmacies. Amazon's Pharmacy Benefit Administrator in 2026 is RxAdvance. While RxAdvance doesn't dispense medications directly, they are best positioned to answer questions about your drug coverage.

What's changing with pharmacy benefits in 2026?

RxAdvance is the new Pharmacy Benefits Administrator (PBA) for all Amazon medical plans starting in 2026. This means Employees who currently have Express Scripts will have their pharmacy benefit provided by RxAdvance in 2026. Key features of Amazon's 2026 Pharmacy program through RxAdvance include:

- A wide network of retail pharmacies
- Mail-order service through Amazon Pharmacy Home Delivery
- Specialty pharmacy service through Optum Specialty Pharmacy, with a short list of specialty medications also available through Amazon Pharmacy

Most people won't be impacted by this change and will be able to continue filling their prescriptions as normal. Less than 2% of Amazonians and their covered family members may need to switch pharmacies or work with their doctor to change medications based on new coverage rules. If you're impacted, you'll get communications about the changes and any action you need to take.

Will I receive a new ID card?

Yes. Every member enrolled in an Amazon Aetna, Cigna, or Premera medical plan will receive a new, combined Medical and Prescription ID card for use after January 1, 2026. Cards will be mailed to you in December 2025 and will also be available electronically on A to Z Benefits. To ensure your prescriptions are covered and avoid any delays in filling your medications, make sure you share your new ID card with your pharmacy.

What are the key differences between my current and new pharmacy plan?

How your plan pays for prescriptions will stay the same — the cost of your prescription, plan deductible, out-of-pocket maximum, and what's covered when you use an out of network pharmacy will not change. However, RxAdvance and Express Scripts have different pharmacy networks and formularies.

A formulary is a list of medications your prescription drug plan covers. These medications are grouped into different price levels (called tiers). Your out-of-pocket cost depends on which tier your medication is in. Different medical plans may have different formularies, so the drugs covered and their costs can vary based on your plan. Amazon medical plans through Cigna Basic have two price tiers, while other Amazon

plans (through Cigna, Aetna, or Premiera) have three price tiers and include more brand drugs. Some medications may need approval from your plan, called prior authorization, before they're covered. Go to amazon.rxacloud.com to confirm which prescription drugs are covered, and which are not.

Can I still use the same retail pharmacy I currently use?

In nearly every case, you will be able to continue using the same retail (neighborhood) pharmacy. RxAdvance has an extensive national network of retail pharmacies. Use the pharmacy locator tool on amazon.rxacloud.com to confirm your pharmacy is in the RxAdvance network. If you need support, contact RxAdvance at [1-800-991-3164](tel:1-800-991-3164).

Make sure you share your new combined Medical and Prescription ID card with your pharmacy the first time you fill prescriptions in 2026. Cards will be mailed to you in December 2025 and will also be available electronically on A to Z Benefits.

What if I use Express Scripts Mail Order Pharmacy for home delivery?

For 2026, Amazon Pharmacy is the exclusive home delivery pharmacy for all plans. Amazon Pharmacy offers fast home delivery, 24/7 access to a pharmacist, auto-refills, and your lowest copays.

Any remaining open refills you have through Express Scripts Home Delivery will automatically transfer to Amazon Pharmacy (once you set up an account with Amazon Pharmacy). You will receive outreach from Amazon Pharmacy confirming the transfer, including details on next steps. If your prescription is out of refills, you will need a new prescription sent to Amazon Pharmacy, or to your preferred neighborhood retail pharmacy. If you need support, contact RxAdvance at [1-800-991-3164](tel:1-800-991-3164).

What if I already have an account with Amazon Pharmacy?

If you already have an Amazon Pharmacy account, you'll only need to update your account with your new insurance information. If you created your Amazon Pharmacy account through A to Z, Amazon Benefits will partner with Amazon Pharmacy to automatically update this information. Before you check out with your first fill in January 2026, be sure your insurance information has been updated.

What is the benefit of using Amazon Pharmacy Home Delivery ?

You can get 30 and 90-day prescriptions delivered to your home with fast, free shipping. When filling at Amazon Pharmacy, you'll find your plan's lowest copays for generic and preferred brand medications. Unlike other mail-order pharmacies, Amazon Pharmacy accepts manufacturer coupons. Amazon Pharmacy also offers services like convenient dose packaging and automatic refills to help you stay on track with your medications.

Where can I learn more about Amazon Pharmacy Home Delivery as a mail-order pharmacy option?

Information about Amazon Pharmacy can be found on [A to Z Benefits](#) and the [Amazon Pharmacy](#) website.

What if I use Accredo or Walgreens Specialty Pharmacy for specialty medications?

Specialty medications can be filled through Optum Specialty Pharmacy. Amazon Pharmacy can also fill a limited number of specialty medications. Details about filling specialty medications are available at amazon.rxacloud.com. After selecting your plan, choose the Cost Estimator tool to search coverage and cost details for your prescribed therapy.

If you currently use Accredo Specialty Pharmacy or Walgreens Specialty Pharmacy, you will receive notifications with next steps and an offer of concierge support to help you make the transition to Amazon Pharmacy or Optum Specialty Pharmacy with ease. Any remaining open refills you have through Walgreens or Accredo will automatically transfer to your specialty pharmacy. If you need support, contact RxAdvance at [1-800-991-3164](tel:1-800-991-3164).

How do I look up the price of my current medications to see what my cost will be under RxAdvance?

You can check the price of your medication by visiting amazon.rxacloud.com. If you need help, you can call RxAdvance at [1-800-991-3164](tel:1-800-991-3164) for assistance.

How will I know if I'm impacted by a change in drug coverage?

If you are impacted by a change in how your drug is covered, you will receive a letter from RxAdvance with details on the change, your options, and next steps. RxAdvance is available to provide support and answer all of your questions at [1-800-991-3164](tel:1-800-991-3164).

Will my current prior authorizations transfer to RxAdvance?

Yes. All prior authorizations that carry through to 2026 will automatically transfer to RxAdvance with the same expiration date.

Will RxAdvance or any of its network pharmacies share my personal health information with my employer or another third party?

No. Under federal law (HIPAA), any personal health information you share with RxAdvance or its network pharmacies is confidential and is not shared with your employer or any third party that is not directly involved in your care.

Who can I contact with questions about this change?

RxAdvance Member Services is ready to answer pharmacy benefit questions. RxAdvance is available by phone at [1-800-991-3164](tel:1-800-991-3164). Self-service tools are available at www.amazon.rxacloud.com, where you can find drug costs and coverage information, in-network retail pharmacies and learn about savings through Amazon Pharmacy Home Delivery.