

PROVIDER CARRIER NETWORK OVERVIEW (2026)

We want to make it easy for you and your clients to know what Provider Network is associated with each carrier and plan type in 2026. That’s why we developed this useful cheat sheet. If you have questions, don’t hesitate to contact your Word & Brown representative.

Carrier	Full HMO*	Limited HMO	Full PPO*	Limited PPO
 AETNA FUNDING ADVANTAGESM	N/A	N/A	Choice POS II	Open Access Aetna Select (EPO)**
	N/A	Pathway HMO*** » Available in Area 3 (Carson City) » Area 4 (Elko County) Guided Access HMO	Full PPO	Choice PPO » Traditional PPO » Out-of-Network
 <small>EMPLOYER DRIVEN INSURANCE SERVICE</small>	N/A	N/A	Full PPO	MEC MEC Value MEC+ MVP Full RBP Hybrid
	Renown Health » Available in Area 2 and Area 3	N/A	Hometown Health Network » Available in Area 2 and Area 3	Hometown Health Network (EPO Plans)
	Health Choice HMO	N/A	Universal Health Network	N/A

*Plan providers are part of the carriers’ full networks, but some plans may not include all doctors, specialists, or locations. We recommend consulting each carrier’s website for specific provider to confirm

**This plan is an EPO and does not have out-of-network benefits.

***This plan has out-of-network benefits but for emergencies only.