

PROVIDER NETWORK CARRIER 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 2025. 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 ¹	Limited HMO	Full PPO ¹	Limited PPO
 aetna [™]	HMO Network	Aetna Value Network (AVN) Aetna Whole Health Northern and Southern CA HMO	CPOS II (Aetna Funding Advantage)	Aetna Whole Health Southern CA OAMC
 Anthem [®]	HMO (CaliforniaCare)	Select HMO Priority Select HMO Vivity HMO	Prudent Buyer Network	Select PPO HPN (High Performance Network)
 blue california	Access+ HMO	Local Access + HMO Trio ACO HMO Local Access HMO	Full PPO Virtual Blue	Tandem PPO Virtual Blue
 Cigna [®]	Cigna HMO	Cigna Select HMO Cigna Value HMO	Cigna PPO Cigna Open Access Plus (OAP)	Cigna Local Plus
 health net [™]	Full HMO	CanopyCare ExcelCare Network SmartCare HMO Salud HMO y Mas	Full PPO	N/A
 KAISER PERMANENTE [®]	All plans are Full HMO Network. Urgent and emergency care options are available through Cigna in states where Kaiser Permanente does not operate.	N/A	Plans are Full PPO Network through PHCS. In states where Kaiser Permanente does not operate, access to Cigna is available for all services.	Point of Service (POS)
SHARP Health Plan	Choice Value	Premier (Network 1) Performance (Network 2)	Sharp Health Plan has a PPO for Large Group using Aetna's First Health Network, and a POS Product using Aetna's Open Choice PPO Network. Contact your Sales Rep for more information.	
 United Healthcare [®]	SignatureValue HMO	Alliance HMO Only in Southern CA Advantage HMO	Select Plus PPO Select EPO	Core Navigate Plus High Performance Network (HPN)
 western health ADVANTAGE	All plans are full HMO network	N/A		

¹ 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.

² This network is not available in Northern California.