

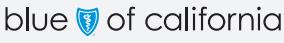








PROVIDER NETWORK CARRIER OVERVIEW (2026)

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*	Limited HMO	Full PPO*	Limited PPO
	HMO Network	Aetna Value Network (AVN) Aetna Whole Health Southern CA HMO***	Managed Choice Open Access Open Choice PPO CPOS II (Aetna Funding Advantage)	Savings Plus*** Aetna Whole Health Southern CA OAMC*** Open Choice PPO
	HMO (CaliforniaCare)	Select HMO Priority Select HMO Vivity HMO	Prudent Buyer Network	Select PPO
	Access+ HMO (CCSB, Mirror and Off-Exchange)	Local Access + HMO (Off-Exchange) Trio ACO HMO (CCSB, Mirror, and Off-Exchange)	Full PPO (CCSB, Mirror, and Off-Exchange)	Tandem PPO (Off-Exchange)
	Full HMO	WholeCare HMO SmartCare HMO Salud HMO y Mas	Full PPO	N/A
	All plans are Full HMO Network. Urgent and emergency care options are available through Cigna in states where Kaiser Permanente does not operate.		Plans are Full PPO Network through PHCS. In states where Kaiser Permanente does not operate, access to Cigna is available for all services.	
	Choice Value	Premier (Network 1) Performance (Network 2)	N/A	
	All plans are full HMO network	N/A	N/A	N/A
	SignatureValue HMO	Alliance HMO Harmony HMO	Select Plus PPO	Core PPO
	All plans are full HMO network	N/A	N/A	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 network is not available in Northern California.