










PROVIDER NETWORK CARRIER OVERVIEW (2025)

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 |
|---|---|--|---|--|
|  | 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 |
|  | HMO (CaliforniaCare) | Select HMO Priority Select HMO Vivity HMO | Prudent Buyer Network | Select PPO |
|  | Access+ HMO | Local Access + HMO Trio ACO HMO Local Access HMO | Full PPO Virtual Blue | Tandem PPO Virtual Blue |
|  | Cigna HMO | Cigna Select HMO Cigna Value HMO | Cigna PPO Cigna Open Access Plus (OAP) | Cigna Local Plus |
|  | Full HMO | CanopyCare ExcelCare Network 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. | 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) |
|  | 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. | |
|  | SignatureValue HMO | Alliance HMO Harmony is not available in Northern California Advantage HMO | Select Plus PPO | Limited Network PPO also includes Navigate |
|  | 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.