Western Connecticut State University
Student-Athlete Insurance Information

The following insurance information will help you and your family navigate through the Western Connecticut State University Insurance Program. These procedures will ensure that you have the best medical coverage and an understanding of Western’s insurance guidelines.

All full-time students, as part of the University general Fee, are covered under the Aetna Accident Insurance Plan. You are covered 24 hours a day on and off campus. Please note: The Student Accident plan is mandatory for all full time students, and therefore, participation may not be waived. The Aetna Accident Insurance Program is an excess policy. This plan will therefore only pay allowable benefits after the claim has been processed through your private primary insurance carrier.

Western Connecticut State University Athletics does mandate that all student-athletes carry current primary insurance. It is a part of your medical clearance and participation will not be allowed until this has been completed. It is highly recommended that you visit the link to the Aetna Student Insurance Program (which is listed on the Athletic Training main page) for complete information on all of its coverage options. Please note that the inclusion of information regarding Aetna’s full line-up of student health plans does not imply an endorsement of such programs. In fact, it is encouraged that you shop around for a plan that best fits your situation.

FILING A CLAIM

Student-athletes who are injured while participating in intercollegiate sports and referred for medical evaluation (by a staff athletic training) will follow these steps when filing a claim:

1. Complete an Aetna Accident (Intercollegiate Sports) Claim form prior to the appointment. This form which must be signed by a member of the Athletic Training Staff will be faxed to Aetna (at 860-262-9865) which in turn creates a file for the student athlete.
2. At the time the appointment is made, provide primary insurance information to the doctor’s office personnel. Make sure that you also bring a current insurance card to the appointment in case a copy is requested. All initial claims must first go through your primary carrier. Note: If you are a Medicaid participant see your athletic trainer about claim procedures.
3. In the event your private carrier denies or provides only a partial payment, the following information will be needed by Aetna Accident Insurance. a. A copy of the original bill
   b. The Explanation of Benefits Form (EOB). This form will explain what has been paid, any remaining balances and a description of the processed claim.
4. These forms can be faxed to Aetna’s Accident Insurance Billing Department (at 859-455-8650). On the cover page include the students name, sport, student identification number and Western Connecticut State University.

If you have questions regarding a specific claim or the program in general, you can contact the Aetna Customer Service Center at 877-375-4244. Aetna’s Student Insurance Program can also be accessed through its website (aetnastudenthealth.com). If you are still unsure of the process, the student athlete can stop into the Athletic Training facility and speak with their team athletic trainer.