Spanish DNV Health Insurance

A SPANISH DNV HEALTH INSURANCE GUIDE · CHOOSING YOUR COVER

Which Sanitas plan is right for you?

Compare the two Sanitas Visado plans for the Digital Nomad Visa, and see which type of cover suits how you will live and work in Spain.

Residents Visado

network cover in Spain

Platinum Visado

network + reimbursement

Start with why you need the policy, your age and how you expect to use the cover. Those points quickly narrow down the right option.

Sanitas is the insurer, part of Bupa · arranged by Spanish DNV Health Insurance

START HERE

Start with what you need from the cover

The right Sanitas plan depends on why you need the cover, your nationality and age, and whether you want to use the Sanitas network or choose providers outside it.

Residents Visado

Private cover through the Sanitas network in Spain. No copayments, no waiting periods.

Residents Platinum Visado

The Sanitas network plus reimbursement for treatment outside it, with overseas, dental and pharmacy benefits.

Visado and non-Visado cover

Residents and Residents Platinum are each available in a Visado and a general version. The Visado versions are for eligible non-EU/EEA/Swiss nationals using the cover for a qualifying visa or residence route, which is what a DNV application needs. The general versions are available more widely and have waiting periods under their terms.

RESIDENTS OR PLATINUM

Residents Visado or Platinum Visado?

For eligible non-EU/EEA/Swiss nationals arranging cover for a qualifying visa or residence route, the two options are Residents Visado and Residents Platinum Visado. Both give private care through the Sanitas network in Spain, with no copayments and no waiting periods. The difference is reach.

Visado cover	Residents Visado	Residents Platinum Visado
Private care in the Sanitas network	Yes	Yes
Copayments / waiting periods	None	None
Reimbursement outside the network	—	90%, up to €500,000 per insured person / year
Emergency care abroad	Up to €12,000 per insured person / year	Up to €30,000 per insured person / year
Pharmacy & dental reimbursement	—	Pharmacy 50% (€300) · Dental 80% (€400)
Maximum joining age	75 (before the 76th birthday)	64 (before the 65th birthday)

View Residents Visado →

View Platinum Visado →

Compare the two →

NETWORK OR CHOICE

The Sanitas network, or wider choice?

The clearest difference between the two plans is how you get your care: through the Sanitas network, or with the freedom to use providers outside it and claim the cost back.

Residents Visado: the network model

Care through the Sanitas network across Spain, with no copayments and no waiting periods. A straightforward option for people who expect to use their healthcare mainly in Spain.

Platinum Visado: network plus reimbursement

Comprehensive care through the Sanitas network, plus 90% reimbursement of eligible treatment outside the network (up to €500,000 a year), USA Cover, a higher emergency-abroad limit, and pharmacy and dental benefits.

Which option suits you?

If you are happy using the Sanitas network, Residents Visado may be all you need. If you want to choose providers outside it, in Spain or abroad, and claim the cost back, Platinum Visado is built for that.

WHAT IT COSTS

What decides your premium

Neither plan has a single price. What you pay is built from a few specific things, and we confirm all of them in your quote.

The ages of those insured

Each person on the policy is priced individually, so a couple and a family are not simple multiples of one another.

Where you will live in Spain

Premiums vary by region, so the same cover is not the same price everywhere.

Which plan you choose

Platinum Visado adds reimbursement outside the network and its own benefits, and is priced accordingly.

How often you pay

How often you pay can affect what you pay overall, so ask about it rather than accepting the default.

One more thing that is not a price

Private health insurance is medically underwritten. Acceptance and the terms offered are the insurer's decision, and they are settled before a policy, and therefore its price, is final.

What DNV health insurance costs →

ELIGIBILITY

Who each version is for

Start with the reason for the cover, your nationality and your age.

The Visado versions

For foreign nationals from outside the EU, EEA and Switzerland, arranging cover for a visa or residence route. No copayments, no waiting periods. Residents Visado can be taken out up to the 76th birthday; Platinum Visado up to the 65th birthday.

The general (non-Visado) versions

Available more widely, including to EU citizens who do not need cover for a visa or residence application. Waiting periods apply under their policy terms. Talk to us about the right version for your situation.

A note on age

Age is checked against the joining window for each product, so confirm eligibility before you apply, especially close to a birthday cut-off. Whether a policy can be offered is Sanitas's decision, based on the health questions and its own rules.

HOW TO DECIDE

A simple way to decide

Work through these in order. Each step narrows the choice.

1. **Visa or residence route.** Are you a non-EU/EEA/Swiss national arranging cover for a qualifying visa or residence application? Start with the Visado plans. If not, ask us about the general versions.
2. **Age.** Residents Visado up to the 76th birthday; Platinum Visado up to the 65th.
3. **Network or wider choice.** Happy with the Sanitas network? Residents Visado. Want reimbursement outside it? Platinum Visado.
4. **Check it against your own situation.** Tell us how you work, who is applying with you and where you will live, and we will confirm which plan fits before you commit.

Still not sure?

That is a normal place to start. Most people arrive with a question rather than a plan in mind, and we will work through it with you in English.

NEXT STEP

Get a personalised quote for the right plan

Tell us your dates and your situation, and we'll prepare a personalised quotation and help you choose between the two Visado plans.

GET A PERSONALISED QUOTE

Personalised Sanitas quote

spanishdnvhealthinsurance.com/dnv-health-insurance-quote/

Start →

RESIDENTS VISADO

Residents product page

spanishdnvhealthinsurance.com/sanitas/plans/sanitas-residents-dnv/

PLATINUM VISADO

Platinum product page

spanishdnvhealthinsurance.com/sanitas/plans/sanitas-residents-platinum-dnv/

COMPARE THE TWO VERSIONS

Residents vs Platinum

spanishdnvhealthinsurance.com/sanitas/compare/residents-vs-residents-platinum-dnv/

ASK THE ENGLISH-SPEAKING TEAM

Talk it through

spanishdnvhealthinsurance.com/contact/

Sources

- Sanitas Residents Visado IPID version 172026 and Sanitas Residents Platinum Visado IPID version 352026 (English), plus the General and Particular Conditions supplied with your policy.
- Premiums are confirmed in your personalised quote; acceptance and terms are the insurer's decision.