Spanish DNV Health Insurance

A SPANISH DNV HEALTH INSURANCE GUIDE · OPTIONAL COVER

Sanitas add-ons: shape your cover around your life

Optional extras you can attach to a Sanitas individual or self-employed health plan that widen where you're treated, help with eligible everyday healthcare costs, and protect your income and your family.

Wider choice

worldwide, US and university-hospital care

Everyday savings

pharmacy, optician and dental

Protection

accidents, income and family support

Add-ons let you build a plan around what you actually use, instead of paying for cover you don't need. Availability and price vary by plan, age and region, and are confirmed in your quote.

For Sanitas individual & self-employed health plans

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

HOW ADD-ONS WORK

Build your plan around what you actually use

Your Sanitas health plan covers the essentials. Add-ons let you extend it in the directions that matter to you: wider choice of doctor, help with everyday costs, protection if something goes wrong, or extra support for your family. You do not pay for cover you won't use.

Wider provider choice

Be treated beyond the standard network: worldwide, at leading US centres, or at a university hospital.

Everyday savings

Help with eligible pharmacy, optician and dental costs, subject to the limits of the selected add-on.

Protection & compensation

Cash and support for an accident, a hospital stay, or time off work if you're self-employed.

Care, assistance & digital

Practical help for families and older relatives, plus digital and home-based health services.

One thing to check first

Not every add-on works with every plan, and some are already included in certain plans. Availability, age limits and price depend on your plan and region, and are confirmed in your quote.

WIDER CHOICE

Add-ons for wider provider choice

Prefer to choose your own specialist, be treated abroad, or reach a leading cancer centre? These extend where you can be treated, and by whom.

Add-on	What it gives you
Worldwide reimbursement	80% of your medical costs with any doctor or centre in the world, up to the limit you choose (€50,000 to €300,000). Waiting periods as the policy; ages 0–64; health questionnaire.
United States cover	Treatment at prestigious US centres such as MD Anderson and Johns Hopkins — 100% of costs up to €30,000/year (hospital care up to €24,000; childbirth sub-limit €1,500; outpatient up to €6,000). Ages 0–75; health questionnaire; all insured. This is separate from the USA Cover built into Residents Platinum Visado — the two are not interchangeable.
Gynaecology & paediatrics	60% reimbursement to see any gynaecologist, obstetrician or paediatrician — up to €100 per consultation and €10,000/year. No waiting periods; ages 0–75.
Navarra University Hospital	Access 30+ specialities at the Pamplona and Madrid hospitals.

EVERYDAY SAVINGS

Add-ons for pharmacy, optician & dental

If you regularly pay for medicines, glasses or dental work, these turn recurring costs into cover you can plan around.

Add-on	What it gives you
Pharmacy	50% of medicine costs, up to €200 per insured/year, with any prescribing doctor — including outside Sanitas and the public system. No waiting if taken with the policy; ages 0–75.
Pharmacy & home services	50% of medicines up to €300 per insured/year, plus 6 medicine deliveries, 2 home tests and 6 physiotherapy sessions a year. No waiting periods; ages 0–75.
Optician	50% of optician costs, up to €600 per insured/year (one prescription a year). Waiting period 3 months; ages 0–75.
Sanitas Dental	50+ dental services, with or without co-payments, plus discounts on services not included.
Sanitas Dental Milenium	Care at Milenium clinics; 40+ services; a flat family tariff (3–6 insured); no Sanitas health plan required.
Sanitas Dental 21	Sanitas's most economical dental add-on — 30+ listed services with a €3 co-payment per service.

PROTECTION

Add-ons for protection & compensation

Cover for the setbacks a health plan alone doesn't pay for: an accident, a hospital stay, or time off work if you're self-employed.

Add-on	What it gives you
Accidents	A cash sum for death or permanent disability from an accident, on the capital you choose (€30,000 or €60,000). No waiting; ages 18–65; health questionnaire; insurability age limit 70.
Hospitalisation compensation	€60 for every day in hospital — doubled in ICU or if not covered by Sanitas, +50% if admitted in a different region, childbirth up to 6 days. Waiting period 8 months; ages 0–75.
Repatriation	Repatriation to your country of origin in the event of death in Spain, including transfer of a resident direct relative. No waiting periods; ages 0–75.
Total Protection (self-employed)	Social Security payment protection, home physiotherapy and home assistance during hospitalisation or temporary disability. Ages 0–75; all insured.
Traffic & work accidents	Medical care and assistance after a traffic accident, work accident or work-related illness.

CARE & DIGITAL

Add-ons for care, assistance & digital health

Everyday support that makes cover easier to live with, for busy families, older relatives, and anyone who'd rather handle health online.

Add-on	What it gives you
Bluau Platino	Extends the Bluau programme: video consultations, digital health plans, home services (medicine delivery, physiotherapy, tests), medication reimbursements, mental health support and more. No waiting periods; no age limit.
Family Assistance	Qualified help when someone is hospitalised or needs home rest for more than five days — housework, care for dependants and children, school escort, medicine delivery. No waiting if taken with the policy; ages 0–75.
Más Vital senior care	Tailored support for seniors: telephone health assistance, personal care, companions to appointments and during hospital stays, home help, and Sanitas Mayores care homes and day centres. Ages 60+; no waiting if taken with the policy.

This isn't the whole catalogue. Other add-ons exist for specific plans, so ask us what's available with yours.

HOW TO CHOOSE

Which add-ons suit you?

Start with the healthcare costs, travel or family support you are most likely to use. Four quick questions help you decide.

1. **Is it available with your plan?** Some add-ons only work with certain plans, and a few are already included, so check yours first.
2. **Does it match a real need?** Regular medicines, glasses, dental work, wider choice of doctor, or family and senior support: pick for the need.
3. **What are the conditions?** A few carry a waiting period (hospitalisation compensation is 8 months), an age limit, a health questionnaire, or a rule to cover everyone on the policy.
4. **What does it cost on your plan?** Prices are monthly per insured and depend on age, region and professional group. Your quote gives the exact figure.

Want a shortlist?

Tell us your plan and what matters to you. We'll confirm which add-ons are available, explain their limits and show the cost in your quote.

NEXT STEP

Choose the cover that suits you

Tell us your plan and what matters to you, and our English-speaking team will confirm which add-ons are available and what each one adds to your quote.

GET A PERSONALISED QUOTE

Quote with the add-ons you want

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

Start →

SEE THE SANITAS COVER

Sanitas health plans

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

UNDERSTAND YOUR COVER

Health cover options in Spain

spanishdnvhealthinsurance.com/dnv-health-insurance-requirements-spain/

GET A PERSONALISED SANITAS QUOTE

Start your quote

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

ASK THE ENGLISH-SPEAKING TEAM

Talk through the add-ons

spanishdnvhealthinsurance.com/contact/

Sources

- Add-on benefits, limits and conditions: Sanitas add-on document dated April 2025 ("Individual & Self-Employed Plans — Add-ons: details and comparison chart"). Availability by plan is set by the availability chart in the same document.
- Prices are deliberately not printed here: they are monthly per insured and depend on your plan, age, region and professional group, and are confirmed in your quote.