Spanish DNV Health Insurance

A SPANISH DNV HEALTH INSURANCE GUIDE

Sanitas Residents Platinum Visado

Comprehensive private health insurance in Spain, with reimbursement for eligible treatment outside the Sanitas network.

90%

reimbursement of eligible medical costs

€500,000

per insured person, per year

Spain & abroad

treatment inside or outside the Sanitas network

Reimbursement applies to eligible treatment under the policy terms and applicable authorisation requirements. This guide covers the Visado (visa/residence) version.

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

ABOUT THE COVER

What Sanitas Residents Platinum Visado is

Sanitas Residents Platinum Visado is full private medical insurance for people living in Spain, arranged for a Spanish visa or residence route. You get the full Sanitas network across the country, including doctors, specialists and hospitals, with no copayments and no waiting periods. You can also be treated outside that network and claim eligible costs back, which page 4 explains.

This guide is the Residents Platinum Visado product, for foreign nationals arranging cover for a Spanish visa or residence route. A general Sanitas Residents Platinum version (without "Visado") is also available, more widely and with waiting periods under its terms. Page 6 explains it.

Private care through the Sanitas network in Spain

Freedom to be treated outside the network

Built for Spanish visa & residence routes

Arranged and supported in English

ARRANGED BY SPANISH DNV HEALTH INSURANCE

- Native English-speaking advisers
- Recognised Sanitas International Expert
- Visa & residency experience
- Personalised quotes
- Certificate & policy-administration support

WHICH ONE FITS

Platinum or Residents?

Both give you private healthcare through the Sanitas network in Spain, with no copayments and no waiting periods on the Visado version. The difference is reach.

Platinum may suit you if you spend time outside Spain, want the option to use providers beyond the Sanitas network, expect to claim treatment costs back through reimbursement, or value the added pharmacy, dental and higher emergency-abroad benefits.

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)

If you expect most of your treatment to be within the Sanitas network in Spain, Residents may give you everything you need. Platinum is for people who also want reimbursement outside it.

USING THE POLICY

How you use the cover

You can use Residents Platinum two ways: through the Sanitas network in Spain, or by using a provider outside the network and claiming eligible costs back.

In the Sanitas network (Spain)

Book a doctor, specialist or hospital in the network and you are seen as a private patient. Some treatments require authorisation from Sanitas before they take place; the policy documents explain when this applies.

Outside the network

In Spain or abroad, use an eligible provider of your choice. You pay for the treatment and claim eligible costs back from Sanitas under the policy. The step-by-step is on page 7.

BEYOND SPAIN: THREE BENEFITS, EACH WITH ITS OWN LIMITS

Worldwide reimbursement

90% of eligible costs, up to €500,000 per insured person a year, in Spain and abroad, subject to the policy terms and authorisation requirements.

USA Cover

USA Cover is included. The policy terms explain which treatments are covered and the authorisation requirements, limits and exclusions that apply.

Emergency care abroad

Emergencies on trips of up to 90 consecutive days, up to €30,000 per insured person a year.

YOUR COVER

Your everyday cover in Spain

First and foremost, this is full private medical insurance in Spain, with no copayments and no waiting periods on the Visado version.

GP & primary care

General medicine, paediatrics and nursing.

Specialist consultations

Cardiology, dermatology, gynaecology and more.

Diagnostic tests & imaging

Laboratory tests, X-ray, MRI, CT and other imaging.

Hospitalisation & surgery

Covered hospital treatment and surgery.

Emergencies

Urgent and emergency care, including Sanitas 24 Hours.

Digital care

Video and chat consultations and policy management via Mi Sanitas.

ADDED WITH PLATINUM

- 90% reimbursement outside the network, up to €500,000 per insured person a year.
- Pharmacy reimbursement, 50% up to €300 per insured person a year.
- Dental reimbursement, 80% up to €400 per insured person a year in Spain.
- Hospital admission cash subsidy: a daily amount during a hospital stay, shown in your policy schedule.
- Repatriation cover, on the terms set out in the policy.
- International second medical opinion for serious conditions, from specialists worldwide.

THE TWO VERSIONS

Which version do I need?

If you are applying for the Digital Nomad Visa as a non-EU, non-EEA or non-Swiss national, the relevant policy is Sanitas Residents Platinum Visado. It has no copayments and no waiting periods.

Residents Platinum Visado

For foreign nationals from outside the EU, EEA and Switzerland, arranging cover for a qualifying Spanish visa or residence route. No copayments, no waiting periods. Available up to the applicant's 65th birthday (maximum joining age 64).

Residents Platinum

The general version, without the “Visado”. For EU citizens and others who do not need cover for a visa or residence application. Available more widely, with waiting periods under its policy terms.

THE VISADO VERSION, IN SHORT

No copayments · No waiting periods

Cover up to the 65th birthday · Non-EU/EEA/Swiss nationals

Arranging your Platinum cover

1. **Confirm the version and eligibility.** The Visado version is for non-EU/EEA/Swiss nationals, up to the 65th birthday (maximum joining age 64).
2. **Complete the medical questions accurately**, and give every name exactly as it appears on the passport.
3. **Choose a start date** that matches your appointment and the period your route requires.
4. **Keep your insurance certificate and payment receipt** ready for your visa or residence appointment.

HOW REIMBURSEMENT CLAIMS WORK

1. Receive eligible treatment outside the Sanitas network.
2. Pay the provider and keep the invoice and supporting medical documents.
3. Submit the claim through the available Sanitas claims route.
4. Sanitas assesses the claim under the policy terms.

What to keep for a claim

Hold on to the itemised invoice, the medical report or prescription for the treatment, and proof of payment. Some treatments require authorisation before they take place; your policy sets out when this applies and what each benefit needs.

NEXT STEP

Get a personalised Platinum Visado quote

Your premium depends on the age of each person insured and where you live in Spain. Send us your details and we'll prepare a personalised quotation and explain how Residents Platinum compares with Residents for your circumstances.

GET A PERSONALISED QUOTE

Personalised Platinum Visado quote

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

Start →

VIEW FULL PLATINUM DETAILS

Platinum product page

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

COMPARE RESIDENTS AND PLATINUM

Residents vs Platinum

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

GET A PERSONALISED SANITAS QUOTE

Start your quote

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

ASK THE ENGLISH-SPEAKING TEAM

Talk to our team

spanishdnvhealthinsurance.com/contact/

Sources

- Sanitas Residents Platinum Visado Insurance Product Information Document, version 352026 (English).
- Sanitas Residents Platinum (visa/residence version) General Conditions (English).
- Your Particular Conditions (policy schedule), supplied with your quote.