

A SPANISH DNV HEALTH INSURANCE GUIDE

Sanitas Residents Visado

Comprehensive private health insurance for a Spanish visa or residence route, through the Sanitas medical network.

Nationwide

the Sanitas medical network across Spain

No copayments

on the Residents Visado version

No waiting periods

on the Residents Visado version

This is the Visado (visa/residence) version. The general Sanitas Residents version, for those not applying through a qualifying visa or residence route, has waiting periods under its terms.

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

What Sanitas Residents Visado is

Sanitas Residents Visado is comprehensive private medical insurance for people living in Spain who need cover for a visa or residence route. It gives you the Sanitas medical network across the country, including doctors, specialists and hospitals, with no copayments and no waiting periods, arranged and supported in English.

It is the version for foreign nationals from outside the EU, EEA and Switzerland applying for a Spanish visa or residence permit. If you are an EU resident, or you are not applying through a qualifying route, the general Sanitas Residents version is available instead, with waiting periods under its terms (see page 5).

Private care through the Sanitas network in Spain

No copayments on the Visado version

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

[View the full Residents product page →](#)

YOUR COVER

Your everyday cover in Spain

Sanitas Residents Visado is full private medical insurance in Spain, with no copayments and no waiting periods.

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.

ALSO INCLUDED

Emergency cover abroad

Up to €12,000 per insured person a year for emergencies while you are travelling. This is emergency assistance on trips, not worldwide reimbursement for planned treatment.

Dental cover

Includes Sanitas Dental 21, a set of listed dental services at Sanitas dental clinics. The full list is set out in your policy.

Detailed limits, authorisation requirements and exclusions are set out in the policy documents supplied with your quote.

How your cover works

Sanitas Residents Visado works through the Sanitas medical network in Spain. You use Sanitas doctors, specialists and hospitals, and are seen as a private patient.

In the Sanitas network (Spain)

Choose a doctor, specialist or hospital in the network and book your appointment. On the Visado version there are no copayments and no waiting periods, and you do not fill in claim forms when you use the network.

Travelling abroad

Emergency cover abroad provides up to €12,000 per insured person a year for emergencies while you travel. It is emergency assistance, not cover for planned treatment outside Spain.

BOOKING CARE IS SIMPLE

- 1 Choose a Sanitas doctor or specialist in the network.
- 2 Book the appointment through the Mi Sanitas app.
- 3 Attend as a private patient. There are no claim forms in the network.

If you expect to use doctors or hospitals outside the Sanitas network, or to spend significant time abroad, Sanitas Residents Platinum Visado adds reimbursement for that. See page 6.

THE TWO VERSIONS

Which version do I need?

If you are applying for a Spanish visa or residence route as a non-EU, non-EEA or non-Swiss national, the relevant policy is Sanitas Residents Visado. It has no copayments and no waiting periods.

Residents 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 76th birthday (maximum joining age 75).

Sanitas Residents

The general version, without the "Visado". Available more widely, including to EU residents who do not need cover for a visa or residence application. Waiting periods apply under its policy terms.

THE VISADO VERSION, IN SHORT

No copayments

No waiting periods

Cover up to the 76th birthday

Residents or Platinum?

Sanitas Residents covers you comprehensively within the Sanitas network in Spain. If you spend significant time abroad, or want to use providers outside the network and claim eligible costs back, Sanitas Residents Platinum may suit you better.

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 reimbursement / USA Cover	—	Included
Maximum joining age	75 (before the 76th birthday)	64 (before the 65th birthday)

Most people settling in Spain are well covered by Residents Visado. If reimbursement outside the network matters to you, ask us about Platinum Visado, or [compare the two →](#)

Arranging your Residents Visado cover

- 1 **Confirm the version and eligibility.** The Visado version is for non-EU/EEA/Swiss nationals, up to the 76th birthday (maximum joining age 75).
- 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.

Using your cover day to day

Once your policy starts, find a Sanitas doctor or specialist and book through the Mi Sanitas app. You are seen as a private patient, and there are no claim forms when you use the Sanitas network. Our English-speaking team is here if you have any questions along the way.

NEXT STEP

Get a personalised Residents 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 help you choose the right version.

GET A PERSONALISED QUOTE

Personalised Residents Visado quote

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

Start →

VIEW FULL RESIDENTS DETAILS

Residents product page

spanishdnvhealthinsurance.com/sanitas/plans/sanitas-residents-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 Visado Insurance Product Information Document, version 172026 (English).
- Sanitas Residents General and Particular Conditions, supplied with your quote and policy.
- Sanitas Dental 21 documentation; Sanitas Residents product materials for the overseas emergency benefit.