

# Sanitas add-ons

Optional extras you can add to a Sanitas individual or self-employed health plan — what each one does, and how to decide whether it's worth it for you. Plain English.

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Sanitas is the insurer · arranged by Spanish Health Insurance

## How Sanitas add-ons work

Add-ons are **optional extras** you attach to a Sanitas individual or self-employed health plan. They are not part of the core policy, and this guide is here to help you decide which (if any) are worth it — not to sell you all of them.

- **Availability varies by plan.** Not every add-on is available with every Sanitas plan — some are already included in certain plans. Check availability for your specific plan.
- **Benefits, limits and conditions** here are from the April 2025 product document. Availability and pricing depend on your plan, age and region, and are confirmed in your quote.
- **Conditions differ.** Some add-ons have waiting periods, age limits or a health questionnaire; some must be taken for everyone on the policy. The key condition is noted with each.
- **Dental add-ons** are priced by service; consult the current dental service and price list supplied with your quote.

### Always confirm with your current quote

Add-on **availability, prices and conditions can change** and depend on your plan, age and region. Everything in this guide should be confirmed in your **current quote and policy documents** before you rely on it.

# Add-ons for wider provider choice

These add-ons let you use doctors and centres beyond the standard Sanitas network, or reach specialist institutions — useful if choice of provider matters to you.

| Add-on                                  | What the add-on provides                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Reimbursements                          | 80% reimbursement of medical expenses using any doctor or centre worldwide, up to the limit you contract (€50,000 to €300,000). Waiting periods as the policy; age 0–64; health questionnaire.                                                                                                                                                                                                                        |
| United States cover                     | Access to prestigious US centres (e.g. MD Anderson, Johns Hopkins). Covers 100% of medical expenses up to €30,000/year (hospital care up to €24,000; childbirth sub-limit €1,500; outpatient up to €6,000). Age 0–75; health questionnaire; all insured. This optional add-on is <b>separate</b> from the USA Cover listed within Residents Platinum Visado; the two benefits must not be treated as interchangeable. |
| Gynaecology / Paediatrics reimbursement | 60% reimbursement for gynaecology, obstetrics and paediatrics with any doctor, up to €100 per consultation and €10,000/year. No waiting periods; age 0–75.                                                                                                                                                                                                                                                            |
| Navarra University Hospital             | Access to 30+ specialities at the Pamplona and Madrid hospitals (oncology, cardiology, neurology). Plus €10 co-payment per service. Age 0–75; not available in Navarra, Cantabria or La Rioja.                                                                                                                                                                                                                        |

Benefits and limits from the Sanitas add-on documentation dated April 2025. Confirm limits, sub-limits, availability and pricing in your quote.

# Add-ons for everyday costs — pharmacy, optician, dental

These help with recurring costs. Consider them if you regularly pay for medicines, glasses or dental care.

| Add-on                   | What the add-on provides                                                                                                                                                                         |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pharmacy                 | 50% of medicine costs, up to €200 per insured/year; any prescribing doctor, including outside Sanitas and the public system. No waiting if bought with the policy; age 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; age 0–75.                                        |
| Optician                 | 50% reimbursement of optician expenses, up to €600 per insured/year (one prescription/year). Waiting period 3 months; age 0–75.                                                                  |
| Sanitas Dental           | 50+ services, with or without co-payments; exclusive discounts on non-included services. Consult the current dental service and price list supplied with your quote.                             |
| Sanitas Dental Milenium  | Care at Milenium clinics; 40+ services; family flat tariff (3–6 insured); no Sanitas health plan required. Consult the current dental service and price list supplied with your quote.           |
| Sanitas Dental 21        | A dental add-on offering 30+ listed services, with a €3 co-payment per service according to the April 2025 document. Consult the current dental service and price list supplied with your quote. |
| Sanitas Dental Premium   | Covers 70% of common dental reasons; 58+ services. Consult the current dental service and price list supplied with your quote.                                                                   |

Dental add-ons are priced by service; consult the current dental service and price list supplied with your quote. Co-payment fees are per service. Benefits from the Sanitas add-on documentation dated April 2025.

# Add-ons for protection and compensation

These pay cash or provide support if something goes wrong — accident, hospital stay, or (for self-employed people) time off work.

| Add-on                       | What the add-on provides                                                                                                                                                              |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Accidents                    | Compensation for death or permanent disability from an accident, on the capital insured (€30,000 or €60,000). No waiting; age 18–65; health questionnaire; insurability age limit 70. |
| Hospitalisation compensation | €60 per 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; age 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; age 0–75.                                |
| Total Protection             | For self-employed people: Social Security payment protection, home physiotherapy, home assistance and more during hospitalisation or temporary disability. Age 0–75; all insured.     |
| Traffic & Work accidents     | Medical care and assistance after a traffic accident, work accident or work-related illness. No waiting periods; age 0–75; all insured.                                               |

Repatriation may be relevant for some visa or residence routes. Check the current requirements for your route before adding it. Benefits from the Sanitas add-on documentation dated April 2025.

# Add-ons for care, assistance and digital health

These add everyday support and digital services — useful for families, older relatives, or if you want more digital and home care.

| Add-on                | What the add-on provides                                                                                                                                                                                                                      |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bluau Platino         | Extends the Bluau programme: video consultations, digital health plans, home services (medicine delivery, physiotherapy, tests), medication reimbursements, mental health and more. No waiting periods; no age limit.                         |
| Family Assistance     | Qualified help in unforeseen situations — hospitalisation or home rest over five days: housework support, care for dependants and children, school escort, medicine delivery. No waiting if bought with the policy; age 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. Age from 60; no waiting if bought with the policy. |

This is not the full list — other add-ons exist for specific plans. Ask us which are available with your plan. Benefits from the Sanitas add-on documentation dated April 2025.

# How to choose an add-on

An add-on is only worth it if it matches something you actually need. A few things to weigh up before adding one.

- 1 Is it available with your plan?** Not every add-on works with every Sanitas plan, and some are already included. Check yours first.
- 2 Does it match a real need?** Regular medicines, glasses, dental work, wider provider choice, or family/senior support — pick for the need, not to “have everything”.
- 3 Check the conditions.** Waiting periods (e.g. hospitalisation compensation 8 months), age limits, a health questionnaire, or a requirement to cover everyone on the policy.
- 4 Confirm the price.** Prices are monthly per insured and can depend on age, region or professional group — your quote gives the exact figure.

## Add-ons are extras, not core cover

Named add-ons are optional supplements to a Sanitas health plan — they are not general features of every policy. If you are arranging cover for a visa or residence application, confirm what your route actually requires before adding extras.

# Add the right extras — not all of them

Tell us your plan and what matters to you, and we'll confirm which add-ons are available and what they cost on your quote.

## 1 • UNDERSTAND YOUR COVER

### Health cover options

[spanish-healthinsurance.com/visa-compliant-health-insurance-spain](https://spanish-healthinsurance.com/visa-compliant-health-insurance-spain)

## 2 • GET A PERSONALISED QUOTE

### Quote with add-ons

[spanish-healthinsurance.com/get-a-quote](https://spanish-healthinsurance.com/get-a-quote)

## 3 • APPLY (WHEN READY)

### Application

[spanish-healthinsurance.com/apply-sanitas-health-insurance](https://spanish-healthinsurance.com/apply-sanitas-health-insurance)

## 4 • ASK A QUESTION

### Talk to our team

[spanish-healthinsurance.com/contact](https://spanish-healthinsurance.com/contact)

## Sources & verification

- **Add-on details, limits and conditions:** Sanitas add-on documentation dated April 2025 ("Individual & Self-Employed Plans — Add-ons: add-on details and comparison chart"). The benefits, limits and conditions in this guide are taken from that document; prices and availability are confirmed in your quote.
- **Availability by plan:** the add-on availability chart in the same document — not every add-on is available with every plan.
- **Historical:** an earlier (July 2021) limits document exists; it is treated as **historical only** and is not used for the figures here.
- **Confirm with your quote:** availability, exact prices, sub-limits and conditions are set by your plan and confirmed in your current quote and policy documents. Last reviewed 5 September 2026.

Spanish Health Insurance provides insurance guidance. Add-on availability, prices and conditions vary by plan and can change — always confirm them in your current quote and policy documents.