

Which Sanitas policy is right for you?

A plain-English decision guide to the Sanitas products for foreign residents in Spain — so you can match the cover to your situation, not to a price tag.

Sanitas is the insurer · arranged by Spanish Health Insurance

A decision guide, not a ranking

There is no single “best” Sanitas policy — the right one depends on your **nationality, age, whether you need it for a visa or residence application, and how much provider choice you want**. This guide compares the main products so you can decide.

Two ideas run through it. First, the **most expensive plan is not automatically the right one**; the best policy is the one that fits your situation. Second, the **Residents** products discussed here come in **Visado** and **non-Visado** versions — they are not the same, and this guide keeps them apart. **International Students** is a separate product.

If you are using it for a visa or residence application

Where cover supports an application, the requirement depends on your **route and the current official instructions**, and the **competent consulate or immigration authority** decides whether the evidence is accepted. This guide compares products; it does not set the requirements for any route.

The comparison covers the products supported by current product documentation. Figures shown are product summaries; the detailed terms, sublimits and exclusions are in the policy documents.

The main products, side by side

A short comparison of the Visado (visa/residence) products for foreign residents. Non-Visado versions are covered on the next page.

Product	Who it's for	Cover model
Residents Visado	Eligible foreign residents from outside the EU, EEA and Switzerland who want private cover through the Sanitas network	Sanitas medical-network model. No co-payments, no waiting periods.
Residents Platinum Visado	Eligible foreign residents from outside the EU, EEA and Switzerland who want the Sanitas network plus wider provider choice through reimbursement	Sanitas network plus reimbursement of 90% of eligible medical costs, up to €500,000 per insured person per year, in Spain and abroad (policy sublimits). No co-payments, no waiting periods.
International Students	People studying in Spain on a student route	A distinct student product — see the separate Student guide.

Keep the benefits separate

On Platinum, the **worldwide medical-cost reimbursement**, **USA Cover** and the **emergency-care-abroad benefit** are three separate things, each on its own policy terms. Residents Visado uses the Sanitas network model and does **not** include the Platinum reimbursement or USA benefits.

Eligibility — and Visado vs non-Visado

Two conditions decide whether a Visado product is even available to you: your **nationality** and your **age**. The Visado and non-Visado versions differ on both structure and eligibility.

Visado versions

- **Nationality:** only for foreign nationals from **outside the EU, EEA and Switzerland**.
- **Residents Visado:** may be taken out until the applicant's **76th birthday**.
- **Residents Platinum Visado:** may be taken out until the applicant's **65th birthday** (IPID maximum contracting age 64).
- **No co-payments and no waiting periods.**

Non-Visado versions

- Available **without** the same non-EU/EEA/Swiss nationality restriction.
- **Waiting periods may apply.**
- Acceptance remains subject to Sanitas's **eligibility and underwriting** rules.
- Talk to us about the right version if you are an EU/EEA/Swiss national.

Confirm the exact position

Age is assessed against the contracting window for each product; confirm eligibility before applying, especially close to a birthday cut-off. Whether a policy can be offered is Sanitas's decision.

Sanitas network, or wider provider choice?

The clearest difference between the two Residents products is **how you access care** — through the Sanitas network, or with the freedom to use providers outside it and claim the cost back.

Residents Visado — network model

- Care through Sanitas's nationwide network of collaborating professionals and centres, alongside **five Sanitas-owned hospitals** in Madrid and Barcelona.
- No co-payments, no waiting periods.
- Does **not** include the Platinum reimbursement, USA Cover or worldwide reimbursement.

Residents Platinum Visado — network + reimbursement

- Everything in the network model, **plus** a reimbursement benefit: **90% of eligible medical costs, up to €500,000 per insured person per year, in Spain and abroad** (policy sublimits).
- **USA Cover** is listed as included; the covered treatments and conditions are set by the policy terms.
- A separate **emergency-care-abroad** benefit of €30,000 per insured person per year (max 90 consecutive days per trip).

If you are happy using the Sanitas network, Residents Visado may be all you need. If you want to choose providers outside the network — in Spain or abroad — Platinum's reimbursement is the reason to consider it. The three abroad-related benefits are distinct; confirm each in the policy documents.

THREE DECISIONS

Suitable, offered, and accepted

Whichever product fits best, three separate decisions still apply – and the priciest option is not automatically the right one.

1 • Is it suitable?

Does the product match your situation and, where relevant, what your route expects? This is about fit, not price.

2 • Will Sanitas offer it?

Sanitas decides whether it can offer cover – based on age, nationality, health questions and its own rules.

3 • Will the authority accept it?

For a visa or residence application, the competent authority decides whether it accepts the evidence.

We can help you choose an appropriate policy and submit accurate information to Sanitas. The insurer alone decides whether it can offer cover and on what terms; the competent authority separately decides whether it accepts the policy evidence. We do not promise a particular outcome on either.

A simple way to decide

Work through these in order — each step narrows the choice.

- 1 Nationality.** Non-EU/EEA/Swiss national? You may fall within the nationality group for a **Visado** product; age, eligibility and underwriting must still be checked. EU/EEA/Swiss? Ask us about the **non-Visado** versions or another option.
- 2 Purpose.** Studying on a student route? Check whether **International Students** fits your age, studies and circumstances. Otherwise, a Residents product for living in Spain.
- 3 Age.** Confirm the contracting window — Platinum Visado until the **65th birthday** (IPID max 64), Residents Visado until the **76th birthday**.
- 4 Network or wider choice?** Happy with the Sanitas network → **Residents Visado**. Want to use providers outside it and claim back → **Residents Platinum Visado**.
- 5 Underwriting.** Whichever you choose, acceptance is Sanitas's decision — start it in good time.

Still not sure?

Tell us your nationality, age and what you need the cover for, and we'll help you compare — without pushing you toward the most expensive option.

Compare and choose with our team

English-speaking support to help you match the right Sanitas product to your situation.

Residents Visado — network cover

Private cover through the Sanitas network; no co-payments, no waiting periods.

spanish-healthinsurance.com/sanitas-residents

Residents Platinum Visado — network + reimbursement

Adds 90% reimbursement up to €500,000 per insured/year, in Spain and abroad.

spanish-healthinsurance.com/sanitas-residents-platinum

International Students

The distinct product for the student route — see the Student guide.

spanish-healthinsurance.com/sanitas-international-students

When you're ready: [get a personalised quote](#) · [apply](#) · or [ask our team](#).

Sources & verification

- **Residents Platinum Visado figures:** Sanitas Residents Platinum Visado Insurance Product Information Document (IPID), version 352026 (English), 30 August 2026 — age (64), no waiting periods, 90% / €500,000-per-insured-per-year reimbursement, USA Cover, and the €30,000 emergency-care-abroad benefit.
- **Detailed contractual terms:** the current General and Particular Conditions supplied for the individual policy contain the applicable sublimits, authorisation requirements and exclusions.
- **Operational product information confirmed by Spanish Health Insurance on 5 September 2026:** the Residents Visado 76th-birthday contracting window; the non-EU/EEA/Swiss restriction on the Visado versions; and no co-payments on the Visado versions.
- **International Students:** a distinct student product; this guide does not restate its duration terms — see the dedicated Student guide.
- Figures are product summaries; the policy documents contain the detailed contractual terms. Last reviewed 5 September 2026.

Spanish Health Insurance provides insurance guidance, not immigration legal advice. Visa and residence requirements should be checked against current official guidance for your route and the competent authority.