

OFFICIAL COVERAGE GUIDE

Student Health Insurance Coverage Comparison

ASISA · SANITAS · ALLIANZ

Distributed by **Trip2Learn** (Official Representative of BMS Group – Universitas Mundi)

Made with **GAMMA**

Overview

All plans offered through **Trip2Learn**:



Visa Compliant

Fully compliant with Spanish Student Visa requirements (Real Decreto 557/2011)



Accepted Everywhere

Accepted by Spanish Consulates, Immigration Offices, and Universities



NIE / TIE Valid

Valid for NIE / TIE procedures

No Co-payment

Issued without copago (no co-payment)

No Waiting Period

Issued without carencia (no waiting period)

24/7 Assistance

Include 24/7 assistance

Nationwide

Valid throughout Spain

Coverage duration must correspond to the student's official academic or visa period as stated in their admission or immigration documentation.

- This document is provided for informational purposes only and does not replace the official policy wording issued by the insurer.

1. Core Medical Coverage (Spain)

Coverage Area	ASISA	SANTAS	ALLIANZ
General Medicine	Included	Included	Included
Specialist Consultations	Included	Included	Included
Emergency Services	Included	Included	Included
Hospitalisation	Included	Included	Included
Ambulance Services	Included	Included	Included
Diagnostic Tests (X-ray, MRI, CT, Lab)	Included	Included (prior authorisation may apply)	Included
Nuclear Medicine	Included	Included	Included
Internal Medicine	Included	Included	Included
Cardiology (Preventive)	Included	Included	Included
Endocrinology	Included	Included	Included
Rheumatology	Included	Included	Included
Neurology	Included	Included	Included
Neurosurgery	Included	Included	Included
Gynecology	Included	Included	Included
Dermatology (Non-aesthetic)	Included	Included	Included (aesthetic excluded)
Urology (Preventive)	Included	Included (authorisation may apply)	Included

2. Surgical & Hospital Services

Surgical Area	ASISA	SANITAS	ALLIANZ
General Surgery	Included (bariatric excluded)	Included (laparoscopic included)	Included
Cardiovascular Surgery	Included	Included (cryoablation excluded)	Included
Orthopedic & Trauma Surgery	Included (PRP excluded)	Included (arthroscopic included)	Included
Thoracic Surgery	Included	Included	Included
Plastic & Reconstructive Surgery	Included (non-aesthetic only)	Included (non-aesthetic only)	Included (non-aesthetic only)
Maxillofacial Surgery	Included	Included (aesthetic excluded)	Included

3. Dental Coverage

Dental Coverage	ASISA	SANITAS	ALLIANZ
Basic Dental (consultations, cleaning, extractions, radiology)	Included	Included	Included
Complete Dental	Optional	Included	Included

4. Civil Liability (Responsabilidad Civil)

Coverage	ASISA	SANITAS	ALLIANZ
Personal Civil Liability in Spain	Included	Included	Included
Legal Defence & Bonds	Included	Included	Included
Coverage Limit	Up to €30,000	Included	Included

5. Repatriation Coverage

Coverage	ASISA	SANITAS	ALLIANZ
Repatriation in Case of Death	Included	Included	Included
Repatriation for Serious Illness	Included	Included	Included
Return of Mortal Remains	Included	Included	Included
Accompaniment Expenses	Included	Included	Included

6. Mental Health Coverage

Coverage	ASISA	SANITAS	ALLIANZ
Psychiatry	Included (limitations apply)	Included (hospitalisation up to 50 days)	Included (hospitalisation up to 60 days)
Clinical Psychology	Included	Not Included	Included (up to 15 visits per year with prescription)

Mental health support is a critical component of student wellbeing. Note the differences in psychology coverage and hospitalisation limits across providers.

7. Travel Assistance Outside Spain

Coverage	ASISA	SANTAS	ALLIANZ
Emergency Medical Expenses Abroad	Up to €14,000 per insured/trip	Up to €12,000 per person/year	Up to €12,000 per insured/trip
Emergency Dental Abroad	Up to €120	Up to €300	Up to €100
Return of Sick Insured	Included	Included	Included
Accommodation for Companion	Included (daily limits apply)	Included (daily limits apply)	Included (higher daily limits apply)
Emergency Message Transmission	Included	Included	Included
Sending Medication Abroad	Included	Included	Included

Important Coverage Notes

No copago (no co-payment).

No carencia (no waiting period), except where legally required (e.g., childbirth).

Obstetrics and childbirth are subject to standard waiting periods.

Aesthetic procedures are excluded.

Certain specialised services may require prior authorisation.

Final coverage terms are governed by the official insurer policy.

Claims & Assistance

All claims, reimbursements, and medical services are handled directly by:

BMS Group – Universitas Mundi

Email: universitasmundi@bmsgroup.com

Trip2Learn facilitates coordination but does not process claims directly.

Disclaimer

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