The Colombia Retirement Guide

2026 Edition · For American Retirees

Cost of living, the M-Pensionado visa, healthcare, neighborhoods, and the 18-month timeline that actually works.

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Contents

Twenty-four pages, no filler. Everything sourced and current as of 2026.

This guide is educational. It is not legal, medical, or financial advice. Colombian visa, tax, and healthcare rules can change. Always verify with a licensed professional before making decisions. All prices in USD unless noted; peso figures use 2026 SMMLV (COP 1,750,905) and reference TRM ~3,670 COP/USD.

01 · The Real Cost of Medellín in 2026

What your Social Security check actually buys.

The Medellín cost-of-living pitch — *your $2,000 becomes a $6,000 lifestyle* — is real, but only if the numbers behind it are honest. This chapter uses six independent 2026 datasets (International Living, Numbeo, Rio Times, Midlife Nomads, ColombiaMove, GlobalCostData) cross-referenced to give you ranges you can actually plan against — not the aspirational figures you find on relocation blogs written by people who visited once in 2019.

A comfortable couple's budget in El Poblado (2026)

El Poblado is Medellín's most expensive expat neighborhood. If the numbers work here, they work everywhere else in the valley. Everything below is for a **couple** in a **furnished 2-bedroom** apartment at a comfortable, non-extravagant lifestyle.

Category	Monthly (USD)	Notes
Rent (2BR furnished, El Poblado)	$1,000 – $1,600	$1,400 is a fair midpoint
Groceries (couple, mixed markets)	$250 – $350	Local plazas cheaper; Éxito / Carulla mid-tier
Private health insurance	$300 – $500	For a couple 60+, prepagada or international
Utilities (elec, water, gas)	$25 – $50	No A/C or heating — Medellín stays 22–26°C
Fiber internet	$25 – $40	TIGO / Claro / Movistar 300+ Mbps
Dining out (8 meals for two)	$150 – $250	Menú del día lunches keep this low
Transportation (metro + Uber)	$50 – $100	Most retirees skip car ownership
Housekeeper (2× / week)	$120 – $180	Standard expat practice
Entertainment / gym / misc	$100 – $200	Coffee, movies, day trips, hobbies
Comfortable total, couple	**$2,020 – $3,270**	Middle of range: ~$2,600/mo

Move to Laureles and rent drops 30–40% for a comparable apartment. **Envigado or Sabaneta** is cheaper still — often the same money buys 20% more space and quieter streets. Most retirees who arrive committed to El Poblado end up in Laureles or Envigado by year two, once they see what the same budget delivers a few metro stops away.

The utilities line is not a mistake

Every retiree we've talked to double-checks the utilities number. It really is that low. Medellín's year-round 72°F average means **no heating bills, no air conditioning, no seasonal electricity spike**. A typical strata-4 apartment runs COP 100,000–180,000 (~$27–$49) for electricity, water, and gas combined. Add fiber internet at ~$30 and you're at $60–80/month for everything.

This is the single biggest structural savings vs. living in the US — bigger than rent differential once you factor in the elimination of two full seasons of climate-control cost.

What retirees actually spend, by tier

Lifestyle Tier	Single (USD/mo)	Couple (USD/mo)
Modest — Laureles / Envigado / cook at home	$1,200 – $1,600	$1,800 – $2,300
Comfortable — El Poblado, dining out weekly	$1,600 – $2,200	$2,300 – $3,200
Upscale — Poblado luxury tower, housekeeper	$2,200 – $3,000	$3,200 – $4,500
Full-comfort — Las Palmas, private car, concierge	$3,000 – $5,000+	$4,500 – $7,500+

A word on exchange rates

Every dollar figure in this guide converts at approximately COP 3,670 = USD 1 (mid-2026 TRM). Colombia is a floating-peso economy — that number moves. In 2025 the peso strengthened materially against the dollar, which quietly ate 15–20% of the purchasing power gap for USD-earning retirees.

Practical implication: plan your budget in Colombian pesos, not USD, and check the TRM before each large purchase (rent for the year, hospital deposit, etc.). Tools like Wise and Charles Schwab checking give you close to interbank rates without hidden markup — a lot better than a US bank wire that quietly takes 3–4% off the top.

What this budget does NOT include

Realistic add-ons to plan for:

- **Initial deposit & move-in costs.** First month + last month + fiador substitute (a CDT deposit of 5–6 months' rent) for long-term unfurnished leases. Furnished mid-term rentals skip this — one of the reasons most retirees start furnished.
- **Health insurance setup year.** Your first policy is typically international ($100–$250/mo) while your visa processes; you switch to Colombian prepagada once you have your cédula. Budget both.
- **Visa & legal fees.** $500–$1,500 for an immigration attorney (many retirees DIY, but the reject-rate on DIY M-Pensionado applications is materially higher). Government fees around $250.
- **Trips home.** 1–2 flights per year at $400–$800 each. Every retiree underestimates this the first year.
- **Emergency medical fund.** Even with insurance, a serious hospitalization can involve co-pays, non-covered specialists, or gaps during the transition. Keep $5,000–$10,000 accessible.

02 · The M-Pensionado Visa, Step by Step

The specific paperwork, the 2026 threshold, and the traps.

Colombia's M-Pensionado visa is one of the most accessible retirement visas in the world. The core requirement is straightforward: prove you receive a **guaranteed lifetime monthly pension** of at least three times the Colombian minimum wage. There is no age minimum. The visa is valid for three years, renewable, and after five continuous years you can convert to an R (Resident) visa, then eventually to Colombian citizenship if you want.

The 2026 income threshold

In January 2026 Colombia raised the SMMLV (monthly minimum wage) to **COP 1,750,905** — a 23% increase from 2025. This automatically raised the M-Pensionado threshold to **3 × COP 1,750,905 = COP 5,252,715 per month** — approximately **$1,430 USD** at current TRM (~COP 3,670/USD).

This is the **controlling number**, in pesos, not dollars. If the peso strengthens, your USD-denominated pension covers a smaller peso margin. If your monthly pension is under $1,600 USD, run the numbers before you rely on being over the threshold at visa-application time.

What counts as pension income

Colombia is strict on this. The income must be a **guaranteed, lifetime, recurring benefit**. What qualifies:

- US Social Security (retirement or disability)
- US military pension (DFAS)
- Corporate defined-benefit pension paid by an accredited fund
- UK State Pension
- Canadian CPP / OAS
- Australian Age Pension
- Most European state retirement systems
- Some private lifetime annuities from established insurers

What does **not** qualify:

- **401(k) drawdowns.** Voluntary retirement account withdrawals are not "pension" under Cancillería's definition — even if you're taking them regularly.
- **IRA / Roth IRA distributions.** Same reason.
- **Rental income.** Falls under the Rentista visa (10 SMMLV), not Pensionado.

- **Investment portfolio dividends.** Same as rental — Rentista category.
- **Consulting or freelance work.** Digital Nomad visa (V category) covers this.

Workaround for pension-shy retirees: some immigration attorneys can help you convert part of your 401(k)/IRA into a lifetime annuity that meets the definition. This is not free or fast — plan on 60–90 days and a real annuity conversion, not paper gymnastics.

The exact documents you'll need

- **Passport** valid for at least 6 months beyond your application date, with at least 2 blank pages.
- **SSA benefit verification letter** (or equivalent from your pension provider) showing the exact monthly amount. Must be recent (within 90 days). *Apostilled by your state Secretary of State* and translated into Spanish by a certified translator.
- **Criminal background check** from every country you've lived in during the past 3 years. Apostilled and translated. FBI check for US applicants — takes 6–12 weeks so start early.
- **Psychophysical health certificate** — either from a Colombian medical authority (if applying from Colombia, which is discouraged for first-time applicants) or from your home country.
- **Colombian-valid all-risk health insurance** including **repatriation coverage**. This is **Resolución 5477 of 2022** and it is strict. A standard US travel policy does *not* satisfy it. See Chapter 3 for provider-specific detail.
- **Two color passport photos** on white background, 3x4cm, no glasses.
- **Application fee payment** — study fee (~$52 USD) up front, visa issuance fee (~$232 USD) after approval.

Common denial reasons (avoid these)

- **Under-threshold income** after SMMLV increase. Verify the current 3-SMMLV number the week you submit.
- **Wrong document apostilled.** Apostille the SSA letter, not a screenshot of your bank deposit. Confirm the exact document your consulate expects.
- **Insurance policy without repatriation.** Repatriation of remains must be explicitly listed as covered.
- **Applying from inside Colombia on a tourist stamp.** Increasingly rejected as *Inadmisible*. First-time applicants should apply through a consulate in their home country.
- **Small name mismatches.** Middle names, accents, hyphens — every document must match your passport exactly.
- **Expired background check.** FBI checks are dated. If yours is 90+ days old at submission, you may be asked to redo it.

The 180-day rule (don't lose your visa)

Under Resolución 5477, all M-category visas require you to enter Colombia at least **once every 180 consecutive days** to maintain validity. If you're out of the country for more than 180 days in a row, your visa **automatically terminates** — Migración Colombia officials may cancel it at the airport when you attempt to re-enter, and you'll only be allowed in as a tourist with a new visa application required.

This trips up retirees who go home for extended family visits, grandchild-related trips, or long US medical treatment. If you know you'll need to be out longer than 180 days, plan a brief "touch-and-go" trip to Colombia before the deadline resets the clock.

03 · The Healthcare Truth

Including the single most misreported fact about Colombian healthcare for retirees.

> **The single most misreported fact about Colombian healthcare for retirees:** if you hold the M-Pensionado (retirement) visa, you **cannot** enroll in EPS. This is not a nuance or a policy under review — it's **Resolución 5477 of 2022, Article 77**, in force since October 21, 2022 and affirmed by amendments Res. 9316/2024 and Res. 12509/2024. Pension visa holders *must* carry either Colombian prepagada (private medicine) or an international all-risk policy that includes repatriation. Any guide telling you otherwise is out of date.

Your three actual options

As a pension visa holder, your health coverage falls into one of three buckets. Most retirees layer approach 1 with approach 2 as they transition.

1 · International plan (best for first year and for age 65+)

Cigna Global, Allianz Care, IMG Global, SafetyWing, and Bupa Global all offer plans that satisfy Resolución 5477 requirements. Monthly premiums range from **$100–$250** for healthy retirees under 70, higher for older or with pre-existing conditions.

Advantages: covers you before you land, no Colombian age cutoff, works during trips back to the US and elsewhere. Standard choice for retirees over 65 who are shut out of Colombian prepagada.

2 · Colombian prepagada (medicina prepagada)

The three major providers, all with age cutoffs for **new enrollment**:

Provider	Age cutoff	Monthly (60+)	Best for
SURA Prepagada	~62	$150 – $220	Medellín (HQ'd there, strongest network)
Colsanitas	~65	$150 – $290	Bogotá primary; retirees 60–65 denied by SURA
Colmédica	~65	Quote only	Alternative if SURA/Colsanitas price high

Advantages: genuine access to Colombia's top private hospitals with minimal wait times, same-day specialist appointments common. **Trade-off:** coverage is Colombia-only. If you spend 3 months per year visiting family in the US, you need international insurance for that window.

3 · Layered approach (what most retirees actually do)

International policy for the first 6–12 months (satisfies visa requirements, covers you during transition, gives you US-emergency coverage when visiting family). Once you have your cédula and know you're staying, enroll in Colombian prepagada and drop the international to a travel-only supplement.

The four Medellín hospitals expat retirees actually use

Hospital	Neighborhood	Notes
Hospital Pablo Tobón Uribe (HPTU)	El Poblado area	JCI-accredited, dedicated international patient office, best
Clínica El Rosario	Multiple locations	Strong network, cardiology and oncology
Clínica Las Vegas (Grupo QuirónSalud)	Envigado	Modern facility, expat-friendly, near south-valley retirees
Clínica CES	Near El Poblado	Teaching hospital, strong for complex diagnostics

What you'll pay out-of-pocket even with insurance

- **Specialist consultations**: $30–$60 without insurance. With prepagada, typically $10–$20 co-pay or free.
- **Dental cleaning**: $25–$40 — usually not covered by prepagada base plans.
- **Dental crown**: $200–$400.
- **LASIK**: $600–$900 per eye at internationally accredited clinics.
- **Prescription medications**: 40–70% cheaper than US retail. Many US-prescription drugs available over the counter in Colombian farmacias.

What Medicare does (and doesn't) cover

Original Medicare (Parts A and B) does **not** cover you outside the US, with rare exceptions. Some Medicare Advantage plans include limited emergency coverage abroad — read your Evidence of Coverage before assuming.

Practical decision: most retirees keep paying Medicare Part B premiums (~$185/mo in 2026) so they retain coverage during US trips and to preserve the option to move back without re-enrollment penalties. Some drop it. Talk to a Medicare-specialist advisor before you decide — the re-enrollment penalty math is unforgiving.

04 · Five Neighborhoods for Retirees

The trade-offs nobody tells you until year two.

You'll read a hundred blog posts telling you "El Poblado is safest" and to start there. That's true — but it's incomplete. Every neighborhood has a personality that either fits your retirement style or grinds against it. This chapter goes deeper than the blog-post consensus.

El Poblado

The amenity-dense expat default

Furnished 2BR range: $1,000 – $2,200 furnished 2BR

Walkability: Very good on flat streets, uphill sections steep

Why retirees pick it: Highest concentration of English-speaking services, restaurants, medical, and other expats. Ideal for retirees who want to land, get settled quickly, and not worry about a language barrier for daily errands. Strong hospital proximity (HPTU, Clínica CES).

Not for you if: Some parts (Provenza, Parque Lleras) are noisy nightlife zones — check the exact street. Higher tourist premium than surrounding neighborhoods.

Laureles / Estadio

The flat, walkable, honestly-priced alternative

Furnished 2BR range: $750 – $1,400 furnished 2BR

Walkability: Excellent — Medellín's flattest grid, tree-lined

Why retirees pick it: The neighborhood most long-term expats end up in. Genuinely walkable, real Colombian residential feel, cafés and restaurants without the Poblado tourist tax. Strong metro access. Estrato 4–5, same safety tier as Poblado.

Not for you if: Less English day-to-day. Fewer expat-community events. If you're not willing to learn functional Spanish, harder.

Envigado

The quiet family / retiree favorite

Furnished 2BR range: $600 – $1,100 furnished 2BR

Walkability: Good in flat central areas

Why retirees pick it: The retirement-community choice. Quieter than Poblado, cheaper than Laureles, best hospital proximity (Clínica Las Vegas), and the residents skew older-Colombian and long-term expat. Metro-connected.

Not for you if: Slower pace can feel isolating if you thrive on activity. Some hillside sections are steep and car-dependent.

Sabaneta

The village-feel south-valley option

Furnished 2BR range: $500 – $900 furnished 2BR

Walkability: Central plaza area very walkable

Why retirees pick it: The cheapest of the retiree-appropriate zones with real amenities. Growing English-speaking community. Feels like a small town that happens to be on the Medellín metro line — some retirees describe it as 'what Envigado was 15 years ago.'

Not for you if: Less medical density immediately at hand — you'll head to Envigado or Poblado for major hospitals. Slower on-arrival adjustment.

Llanogrande / Rionegro

The finca belt for space-craving retirees

Furnished 2BR range: $700 – $2,500+ finca-style home

Walkability: Car-dependent — not a walking neighborhood

Why retirees pick it: Cooler mountain climate (10 min from MDE airport), space for gardens and pets, houses with land instead of apartments. Wealthy-paisa weekend zone that increasingly attracts full-time expats. 45 min from Medellín proper.

Not for you if: You need a car. Emergency medical care is farther. Fewer expats, fewer social hooks. Sometimes lonely for solo retirees.

05 · The 18-Month Relocation Timeline

From "seriously considering it" to "settled in Medellín."

You don't move to another country in a weekend. This is the realistic timeline most successful retirees follow. Skip stages at your own risk — the ones who move fast tend to be the ones who move back within 18 months.

18–12 Months Out · Research & Scouting Trip

- Read this guide twice. Run the cost calculator with realistic numbers for your income.
- Join 2–3 active Medellín expat Facebook groups. Lurk. Read the daily conversations — they're more honest than any curated content.
- **Book a scouting trip of at least 10–14 days.** Stay in 2–3 different neighborhoods via Airbnb or Casacol. Non-negotiable step.
- During the trip: visit 2 hospitals you might use, ride the metro, grocery-shop like a resident, walk your candidate neighborhoods morning / afternoon / night. Take an Uber alone at 10 PM to feel actual safety, not blog-post safety.
- Meet with at least one immigration attorney in person. Get a written quote for M-Pensionado.
- Start basic Spanish. Duolingo is fine to start; an italki tutor is much better.

12–9 Months Out · Financial & Tax Prep

- Open a **Charles Schwab** checking account (fee-free international ATM withdrawals, no minimum balance) — the standard for US expats.
- Open a **Wise** account for currency transfers at close-to-interbank rates.
- Consolidate US bank accounts. Every account you keep is a point of friction when you're overseas — mail, verification calls, fraud holds.
- Confirm your Social Security can direct-deposit to your US bank while abroad. (It can.)
- Consult a **CPA with US-expat experience**. Understand FBAR, FATCA, and the 183-day Colombian tax residency rule *before* you accidentally trigger it.
- If you're selling a US home, list it now. Real estate transactions take longer than you expect.

9–6 Months Out · Visa Application

- Request your SSA benefits verification letter — the specific document your consulate accepts.
- Get documents apostilled through your state's Secretary of State and/or the US State Department. Include an apostilled criminal background check covering the last 3 years.

• Get certified Spanish translations of all documents.

• Submit M-Pensionado application through Cancillería's online portal, or via your immigration attorney.

• Line up a compliant "all-risk" health insurance policy including **repatriation coverage**. SafetyWing or Cigna Global are common first-year picks.

6–3 Months Out · Logistics & Goodbyes

• Decide: ship or sell? Most experienced expats sell 80–90% of their belongings and bring only what fits in checked luggage plus a few boxes. Furniture is cheaper in Medellín than shipping it.

• Pet logistics: vaccinations, health certificate, airline reservation. Start 4+ months out for a pet.

• Medical: full physicals, updated vaccinations, 90-day prescription supply for the transition.

• Start telling family. The emotional prep is often harder than the paperwork.

• Book a **medium-term Airbnb** (1–3 months) in your target neighborhood for landing. Do not sign a year-lease before you arrive.

3–1 Months Out · Final Countdown

• Finalize your M-Pensionado visa (should be in hand by now).

• Book one-way flight to **MDE (José María Córdova)**, the main international airport for Medellín.

• Notify Social Security of your move.

• Set up mail forwarding — Traveling Mailbox or similar service gives you a US address that scans and forwards.

• Cancel subscriptions you won't need; update addresses on the ones you will.

Day 1 · Arrival

• Land at MDE — 40 minutes from El Poblado through the mountains. **Pre-book an airport transfer** (~$15–$25 via Uber). Don't take a random street taxi.

• Settle into your Airbnb. Sleep. Don't run errands the first day.

• Day 2: grocery run (Éxito or Carulla), SIM card (Claro, Movistar, or Tigo), find your regular café.

• Within **15 calendar days**: visit Migración Colombia (Medellín office at Calle 19 #80A-40, Barrio Belén) to register your visa and begin the process for your Cédula de Extranjería.

• Identify your nearest hospital. If you're in Poblado or nearby, **Hospital Pablo Tobón Uribe** is Medellín's JCI-accredited facility with a dedicated international patient office.

Months 1–3 · Getting Settled

• Receive your Cédula de Extranjería.

• Open a Colombian bank account (Bancolombia or Davivienda both accept expats with a Cédula).

• Enroll in your Colombian prepagada plan (remember — EPS is not available to you as a pensionado).

• Explore neighborhoods deeply. Revisit the ones you toured on your scouting trip — see how they feel to live in, not just visit.

• Find your long-term apartment. Sign a one-year lease. **Do not buy property in your first year.**

• Start real Spanish classes. Three months of daily practice will transform your experience.

• Build a community. Expat group, salsa class, hiking group, book club — loneliness is the #1 reason retirees leave.

Month 6+ · Living the Life

• By month six, most retirees describe a shift: Medellín stops being "the place they moved to" and starts being home.

• The cafés know your order. You have a favorite hairdresser, doctor, fruit vendor, Uber driver. You dream in a little bit of Spanish. You're lighter — physically, financially, emotionally.

• One last piece of advice: the retirees who thrive here are the ones who show up curious and flexible, not the ones who show up expecting Colombia to be Florida with cheaper rent. Come to learn, not to complain.

06 · Safety: The Honest Conversation

Not the Narcos-was-30-years-ago line. The actual current picture.

Every retirement guide starts with "Medellín isn't the city Narcos portrayed." That's true but useless. Here's what the honest 2026 picture actually looks like.

What has genuinely transformed

- **Homicide rate.** Medellín's 1991 rate was ~380 per 100,000 — the highest in the world at the time. In 2024 it was ~13 per 100,000. That's roughly the same as Cincinnati or Kansas City, materially lower than New Orleans, Baltimore, or Detroit. Not zero — but a completely different city.
- **Neighborhood integration.** The Metrocable system deliberately connected historically-cartel-controlled hillside barrios (Comuna 13 most famously) to the metro and municipal services. Comuna 13 is now a UN-cited urban-transformation case study and a legitimate tourist zone by day.
- **Police presence in expat zones.** Poblado, Laureles, Envigado, and Sabaneta all have visible policía turística and municipal security, with cameras on major corridors.

What retirees still need to know

- **Petty crime is real.** Phone snatching, pickpocketing, and "no dar papaya" (don't give the papaya — don't flash valuables) are daily-life realities. Wear a cheap watch, keep your phone in an inside pocket in crowds, don't count cash on the street.
- **Scopolamine ("burundanga").** A drug used to disorient victims, delivered via drink or contact. Overwhelmingly targets men picking up strangers in nightlife zones. Almost never affects retirees living normal daily lives. Common-sense caution — don't accept drinks from strangers, be cautious with online-app dating scenarios.
- **Rideshare over street taxis.** Use Uber, DiDi, or InDrive. Street taxis are less predictable — occasional "paseo millonario" scenarios (forced ATM withdrawals). This is not a taxi at your hotel front door; it's a random one on the street.
- **Neighborhood matters.** The retirees who describe Medellín as "safer than the US city I moved from" are living in estrato 4–5 zones (Poblado, Laureles, Envigado, Sabaneta). Estrato 1–2 areas exist for a reason and you don't live there.
- **Nighttime awareness.** Same rules as any city: stick to well-lit main streets, prefer rideshare after 10 PM, don't walk alone in unfamiliar areas.

The comparison that actually matters

The right comparison for a retirement decision is not "Medellín vs my quiet US suburb." It's "Medellín vs the US city I would actually retire to for lifestyle reasons." Compared to Miami, Fort Lauderdale, New Orleans, Houston, Phoenix, or Los Angeles — cities with warmth, walkability, and dining scenes retirees actually want — Medellín is competitive on safety and dramatically ahead on cost. That's the honest frame.

07 · Your First 30 Days in Medellín

A checklist you can actually follow.

Week 1 — Land and settle

• Airport pickup pre-booked; arrive at your medium-term Airbnb.

• Grocery run (Éxito or Carulla). Note: your apartment likely came with basics — coffee, salt, cooking oil — but check.

• SIM card at any Claro / Movistar / Tigo store. Bring your passport. Prepaid plan is easiest; ~$10–$15/month for 15GB and Colombia calls.

• First trip to the closest hospital emergency entrance — just so you know how to get there before you need to.

• Register at a local café. Become a regular. This matters for daily rhythm.

Week 2 — The government paperwork sprint

• **Migración Colombia visit.** Medellín office: **Calle 19 #80A-40, Barrio Belén**. You must register your visa within 15 calendar days of landing. Bring passport, visa, printed proof-of-address (Airbnb reservation works). Get an appointment via their portal in advance if you can.

• **Start the Cédula de Extranjería application.** This is your Colombian ID card — critical for opening bank accounts, signing contracts, and daily life. Process takes ~4–8 weeks from Migración visit to physical card.

• Buy your first month of a Colombian SIM data plan.

• Meet with 2–3 real estate brokers for long-term apartment options (see Chapter 4 for neighborhood decisions).

Week 3 — Banking + healthcare

• **Open a Colombian bank account.** Bancolombia and Davivienda both accept expats. You'll need your cédula (or cédula-in-progress paperwork), passport, and proof of income. Bring more paperwork than you think — Colombian banks love paper.

• **Enroll in Colombian prepagada.** SURA (if 62 or younger) or Colsanitas / Colmédica (if under 65). Complete the medical questionnaire honestly — underreporting is a fast path to denial-of-claim later.

• Set up direct deposit from your US bank / SSA to your US Wise or Schwab account, and a Wise transfer schedule to your Colombian account (or use Schwab ATM withdrawals for lower amounts).

Week 4 — The neighborhood walk-through

- Now that you're not a tourist and not on a scouting timeline, walk your candidate neighborhoods at a residents' pace. Notice which ones feel like home by day three of walking them.
- Start Spanish classes if you haven't. italki tutor or in-person school (Toucan is the most common expat pick).
- Attend 1–2 expat community events (Facebook groups list them, Meetup has more).
- Sign a long-term lease if you're ready — or extend your medium-term Airbnb by 30–60 days if you're not.

08 · Resources & Vetted Contacts

The people and tools that make the transition smoother.

Immigration attorneys

M-Pensionado applications can be done DIY, but rejection rates are materially higher without a Colombian immigration attorney. Budget $500–$1,500 for full attorney-managed application.

We route Retiree Match inquiries to attorneys vetted for retiree-specialist experience. Reach out via colombiaretirement.com/match.html.

Health insurance providers

- **SURA** — best for retirees under 62 living in Medellín.
- **Colsanitas** — for retirees 60–65, especially if SURA has denied.
- **Colmédica** — third option, quote-based.
- **Cigna Global** — international, no Colombian age cutoff, standard for 65+.
- **Allianz Care** — international alternative.
- **SafetyWing** — cheapest first-year option ($56 per 4 weeks), decent for the visa-transition period.

Banking & money

- **Charles Schwab checking** — fee-free international ATM withdrawals, refunds foreign ATM fees. The standard US expat account.
- **Wise (formerly TransferWise)** — currency transfers at close-to-interbank rates. Set up before you move; use for larger transfers.
- **Bancolombia** — largest Colombian bank; accepts expats with cédula.
- **Davivienda** — second-largest, also expat-friendly.

Community & social

- **Facebook: "Medellin Expat and Tourist Info"** — most active general expat group.
- **Facebook: "American Expats in Medellín"** — smaller, more retiree-heavy.
- **Meetup.com** — hiking groups, Spanish exchanges, salsa lessons, book clubs.
- **InterNations Medellín** — more professional-tier expat events, worth trying once.

Language learning

- **italki** — one-on-one online tutors, $10–$25/hour depending on tutor.
- **Toucan Spanish School** — Medellín-based, in-person and hybrid, most popular expat school.
- **Duolingo** — fine for pre-arrival vocabulary building, insufficient on its own.

Emergency numbers to save now

123	General emergencies (police / fire / ambulance)
132	Police (direct)
125	Fire
119	Cruz Roja (Red Cross ambulance)
+57 604 444 4680	Hospital Pablo Tobón Uribe main line
Your embassy	US Embassy Bogotá: +57 601 275 2000; emergency after-hours available

Ready to move from reading to planning?

Two smarter next steps.

Take the Retiree Match

Seven questions — timeline, income, area, healthcare — and we route your brief to the right specialist in Colombia. A broker who works with retirees, an immigration attorney who's done a thousand pensionado visas, a healthcare specialist who understands your age bracket. Not generic. Not resold.

→ **colombiaretirement.com/match.html**

Talk to a person on WhatsApp

Real reply from someone in Colombia. Ask the question you couldn't type into a form. Often the fastest path to knowing whether Medellín is the right fit — or not.

→ **WhatsApp +1 614 607 1230**

This guide will be updated each January when Colombia's new SMMLV is announced. If you download it more than 12 months from now, verify the visa threshold and any peso-denominated numbers before making decisions.