



**CRANSTON, RI** – Universal Wealth Management, a leading Rhode Island financial and insurance services group, today announced partnering with Walmart Stores throughout Rhode Island in another major expansion of its total Social Security, Medicare and Healthcare Services.

Karen Emma, UWM president and founder, said “UWM will provide Walmart customers with “unprecedented access to healthcare insurance information and enrollment support” at seven Walmart retail stores during the 2017 Medicare Open Enrollment Period - October 15 through December 7.” UWM will be providing information and enrollment at kiosks in the following Walmart stores: Coventry, Cranston, Newport, North Kingstown, North Smithfield, Warwick (840 Post Road) and Westerly.

The Walmart program will fully draw on the free seminar program that UWM will conduct again for the seventh year in Rhode Island on behalf of Blue Cross Blue Shield and United Healthcare. They will provide attendees with the in-depth knowledge and experience developed in presenting more than 250 seminars in the last six years throughout Rhode Island.

The UWM seminars are constantly updated to cover the latest changes in Social Security, Medicare and Medicare Plan choices as well as the impact of current and anticipated changes under the Trump Administration.

The seminars are also an intrinsic part of UWM’s Financial Longevity Bundle ©-- a unique package of financial advisory services. The Bundle incorporates UWM’s portfolio/wealth management strategies for retirement planning with a broad array of financial and healthcare factors that secure cash flow and retirement viability in the 21<sup>st</sup> Century.

“According to recent research,” Emma said. “More than 60 percent of people seeking healthcare plans have reported difficulty understanding their health insurance plan options and nearly 40 percent feel they picked the wrong plan after enrollment.

“To address this problem, we have continued to simplify customer access to health insurance coverage information and foster transparency alongside our expansion in an array of seminars. In pursuing this important objective, our new relationship with Walmart includes partnering with Walmart’s in-store program, “*Healthcare Begins Here*” through DirectHealth.com.

“As an independent licensed health agency, UWM and its independent licensed insurance agents will educate customers on health insurance options and address the complexity of the health insurance options by bringing simplicity, clarity and increased choice to the insurance enrollment process” Emma said.

“We seek through our new partnership with Walmart and DirectHealth.com to give customers the ability to compare coverage options and enroll in a Medicare plan that is right for them through online, phone, seminars and in-store locations at Walmart retail stores and at UWM’s primary location at 945 Reservoir Avenue, Cranston, RI.”

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For customers over 65, this new partnership offers access to more than 1,700 plans from 12 leading carriers including Aetna, United Healthcare, Humana, Silverscript and participating Blue Cross and Blue Shield companies.

For customers under 65, the partnership offers access to thousands of Health Exchange plans from more than 300 leading carriers.

“The cost of healthcare for our aging population is a major factor in determining whether you outlive your money,” Emma said. “Our primary objective is to help people manage all of the factors affecting their income to enable their retirement income needs — their “Cash Flow” — to support increasing longevity in the 21<sup>st</sup> Century and beyond.”

Universal Wealth Management, founded in 2007, serves more than 500 households and handles more than \$ 250 million in assets. UWM is currently registered in 24 states.

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