

FOR IMMEDIATE RELEASE

Contact: Roxanna Lugo
Manager, Corporate Communications
(630) 824-5637
E-mail: lugor@bcbsil.com

**Fort Dearborn Life Insurance Company Appoints
Leah Bytheway, Vice President, Group Administration
and Linda K. Wagner, Vice President, Individual & Retirement Products Division**

Chicago, IL – September 9, 2005 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, today announced the appointments of Leah Bytheway, 48, as Vice President, Group Administration and Linda K. Wagner, 40, as Vice President, Individual & Retirement Products Division.

“To meet the continued growth demands of our company business, we knew it was essential to expand our management team,” said Larry Newsom, President and Chief Executive Officer of Fort Dearborn Life. “Ms. Bytheway and Ms. Wagner can provide the leadership, vision and commitment required to continue to build Fort Dearborn Life’s portfolio of products and services.”



Ms. Bytheway brings 26 years of industry experience and more than 10 years of management experience in group insurance to Fort Dearborn Life. As Vice President for Group Administration, she will be responsible for all aspects of group administration, including customer service, claims, policy issue, billing, membership and administrative systems. Ms. Bytheway’s experience in product marketing and administration – with an emphasis in building, implementing and expanding administrative technology capabilities and service – will enable her to build customer-focused processes while managing Fort Dearborn Life’s aggressive growth.

Before joining Fort Dearborn Life, Ms. Bytheway served as Director of International Product Management with The Hartford. She received her B.Sc. (Honors) from The University of Manitoba.

Ms. Wagner’s career spans 17 years in insurance product development, financial management and distribution. In her new role as Vice President, Individual & Retirement Products Division for Fort Dearborn Life, she will be responsible for the marketing and administration of individual life and annuity products. Ms.



Wagner's additional responsibilities will include oversight of product development and communications for Fort Dearborn Life, with an emphasis on enhancing product offerings through improved speed to market and delivery. Previously, Ms. Wagner served as executive vice president, insurance product delivery for JP Morgan Chase (formerly Bank One).

Ms. Wagner received a BS in economics from Missouri State University and an MBA from Webster University. She holds an NASD, Series 6 license and is a member of the Chicago Finance Exchange.

With more than 35 years experience, Fort Dearborn Life is among the country's leading providers of group life insurance programs. Fort Dearborn Life markets group term life, short- and long-term disability, group dental and individual life and annuity programs. Fort Dearborn Life has more than \$1.6 billion in assets and \$123 billion in life insurance in-force. Fort Dearborn Life is rated "A+" (Superior) by the A.M. Best Company and is rated "A" (Strong) by Standard and Poor's.

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