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Fort Dearborn Life Insurance Company Launches National Dental PPO Program

CHICAGO – January 17, 2006 – Fort Dearborn Life Insurance Company, in an effort to provide employers and their employees with more affordable access to dental care, has launched its first national Preferred Provider Organization (PPO) Group Dental Insurance program. Available on both an employer–paid and voluntary basis, this PPO group dental program is designed for both the employee’s and the employer’s benefit budget.

The PPO program provides employees with access to more than 68,500 dental professionals across the country. Employees and insured family members have the freedom to seek care from any network dentist without a referral, resulting in a substantial cost savings. However, the plan also provides dental benefits to those who visit dentists outside the network.

“Dental insurance is one of the most significant benefits employers can offer,” said Brad Gary, vice president and chief marketing officer of Fort Dearborn Life. “The dental insurance program we have developed offers a comprehensive network of qualified dentists and gives employees and employers the flexibility and savings they need.”

To ensure professional standards are met, dentists in the program must undergo an industry credentialing process every three years. Providers that participate in the network can be easily accessed through the Find-A-Dentist feature on Fort Dearborn Life’s Web site, www.fdl-life.com.

The dental PPO network is administered through Dental Network of America (DNoA), a sister company of Fort Dearborn Life. DNoA and Fort Dearborn Life are both owned by Health Care Service Corporation (HCSC), one of the nation’s premier health insurance carriers that insures more than 10 million Americans. DNoA functions as a third party administrator (TPA) for all HCSC dental programs, providing claims services for more than 2.4 million people.

Fort Dearborn Life Insurance Company is a subsidiary of Health Care Service Corporation, a Mutual Legal Reserve Company. 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 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, effective June 20, 2005 and is rated "A" (Strong) by Standard and Poor's for financial strength in its most recent report.

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