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Fort Dearborn Life Announces Intent to Merge with Member Service Life

(CHICAGO) – September 6, 2006 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, today announced its intent to merge with Oklahoma-based Member Service Life Insurance Company, also a subsidiary of HCSC.

“This merger will allow us to expand our group life and disability distribution in Oklahoma and utilize Member Service Life products and services to enter the worksite benefits marketplace,” said Larry Newsom, president and CEO of Fort Dearborn Life.

Existing Member Service Life voluntary worksite products, including worksite life, short-term and long-term disability and accident insurance, will continue to be marketed in Oklahoma and Texas by Fort Dearborn Life. The transaction is anticipated to close on October 1, 2006, subject to regulatory approvals.

With more than 35 years experience, Fort Dearborn Life is among the country’s leading providers of employee benefits. Fort Dearborn Life markets group life, short- and long-term disability, group dental and individual annuity programs. Fort Dearborn Life has \$1.7 billion in assets and \$125 billion of life insurance in-force. Fort Dearborn Life is rated A+ (Superior) by A.M. Best Company, affirmed August 10, 2006, and is rated A (Strong) by Standard and Poor’s for financial strength in its most recent report.

Member Service Life Insurance Company was established in 1977 is a wholly owned subsidiary of Blue Cross and Blue Shield of Oklahoma (BCBSOK), the largest private health insurer in Oklahoma. The company is rated A (Excellent) from A.M. Best Company.

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