

FOR IMMEDIATE RELEASE

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Fort Dearborn Life Insurance Company Responds to Hurricane Katrina

Chicago, IL – September 23, 2005 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, is working to respond to the needs of its customers in the aftermath of Hurricane Katrina.

“Fort Dearborn Life is currently assessing the well-being of our customers, including our policyholders, group members and brokers in the areas affected by this devastating natural disaster,” said Larry Newsom, president and chief executive officer of Fort Dearborn Life. “Hurricane Katrina has left behind many individuals struggling to meet their basic needs. We are determined to do our best to meet their immediate needs and ease their burden at this difficult time.”

Fort Dearborn Life is closely monitoring reports from state insurance departments in order to react quickly to any requirements or mandates set forth. In addition, Fort Dearborn Life is addressing group administration concerns to expedite benefit payments, claim processing and billing inquiries for those affected by this disaster. Customers impacted by Hurricane Katrina inquiring about a life or disability claim, or who have billing and/or membership questions, should contact Fort Dearborn Life toll-free at 800-348-4512.

“The victims of Hurricane Katrina should focus their energy on rebuilding and recovery efforts,” added Newsom, “and rest assured that Fort Dearborn Life will continue to honor all coverages while diligently processing claims.”

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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