

FOR IMMEDIATE RELEASE

Contact: Brad Gary
(630) 824-5629
Brad_Gary@fdlic.com

Fort Dearborn Life Merges with Member Service Life

(CHICAGO) – October 3, 2006 – Fort Dearborn Life Insurance Company, a subsidiary of Health Care Service Corporation (HCSC), a Mutual Legal Reserve Company, has successfully completed its merge with Oklahoma-based Member Service Life Insurance Company, also a subsidiary of HCSC.

Member Service Life voluntary worksite products, including worksite life, short-term and long-term disability and accident insurance, will now be marketed in Oklahoma and Texas. These products will be offered in addition to the existing Fort Dearborn Life group benefits portfolio.

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 as 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.

###