

UNITED CONCORDIA

Insuring America's Dental Health

FOR IMMEDIATE RELEASE

**National Dental Insurer United Concordia Companies, Inc.
Announces Change in Top Leadership Post**
Lebish to Succeed Dzuryachko as Chairman and CEO

HARRISBURG, Pa. (January 15, 2008) — National dental insurer United Concordia Companies, Inc., a Highmark Company headquartered in Harrisburg, PA, appointed Daniel J. Lebish as Chairman and Chief Executive Officer effective March 1, 2008. Lebish will succeed Thomas A. Dzuryachko who has announced his retirement after more than 36 years of service.

Under Dzuryachko's leadership, United Concordia has grown to become the fifth largest dental insurer in the country from its beginnings as the dental line of business at the former Pennsylvania Blue Shield. Today, United Concordia serves nearly 7.5 million members worldwide, with premium revenues exceeding \$1.3 billion, client retention above 90 percent and subscriber retention of 95 percent.

United Concordia is highly successful not only in the private sector, but also in federal, state and local government segments. Among United Concordia's key accounts is the United States Department of Defense TRICARE Dental Program, which covers more than 1.8 million members worldwide. And, United Concordia is the first dental carrier to attain Defense Information Assurance Certification and Accreditation Process (DIACAP) certification, demonstrating the highest levels of physical and system security,

"We are grateful to Tom Dzuryachko for his many years of service to United Concordia, and the valuable contributions he has made to our dental company, which has become one of the largest in the country under his direction," said Highmark President and Chief Executive Officer Dr. Kenneth

Melani. “Given Dan Lebish’s extensive executive experience, we are confident that United Concordia will be gaining a seasoned and respected leader who will continue to grow the dental business and enhance our presence throughout Pennsylvania, across the country and worldwide as Tom has done for many years.”

In addition to assuming his new duties with United Concordia, Lebish will remain Chairman, President and Chief Executive Officer of HM Insurance Group, a position he has held since 2002. HM Insurance Group offers group health risk solutions and its product portfolio includes employer stop loss, HMO reinsurance, limited benefit medical plans and a portfolio of work site insurance products.

Lebish previously has served as Senior Vice President of Business Development for Highmark Inc. where he developed and implemented plans for market expansion and new product development. He also held several other positions in the health insurance and health care industry, including executive vice president with HealthAmerica and Chief Financial Officer and Vice President of Administrative Services at Pittsburgh’s Magee-Womens Hospital.

Lebish is a member of the American Hospital Association and the Health Care Financial Management Association. He also is actively involved in local community activities and serves on the boards of WQED Multimedia, the Pittsburgh YMCA, and the Pittsburgh Dance Council. In addition, he has served as a board member for Mountain State Blue Cross Blue Shield and NaviMedix, Inc.

Lebish holds a bachelor’s degree in business administration from St. Norbert College and a master’s degree in health administration from Ohio State University.

About United Concordia Companies, Inc.

Harrisburg, PA-based United Concordia Companies, Inc. is one of the nation’s largest dental insurers, with nearly 7.5 million members worldwide. In 2007, United Concordia processed more than 12 million claims and attained revenues exceeding \$1.3 billion.

United Concordia maintains 23 offices nationwide, with operating centers in Williamsport, PA and Albuquerque, NM, in addition to its Harrisburg headquarters.

For more information about United Concordia, visit www.unitedconcordia.com.

About HM Insurance Group

Pittsburgh, PA-based HM Insurance Group provides group health-related insurance products to protect businesses and their employees from potential financial losses associated with health costs. HM Insurance Group's connected portfolio of products and services helps to provide health risk solutions for clients.

HM Life Insurance Company and HM Life Insurance Company of New York have received an "A-"(Excellent) rating from A.M. Best Company, one of the country's oldest and most respected rating agencies. HM Insurance Group consists of HM Life Insurance Company, HM Life Insurance Company of New York, HM Casualty Insurance Company and HM Benefits Administrators.

Through its insurance companies, HM Insurance Group holds insurance licenses in 50 states and the District of Columbia and maintains 19 regional sales offices across the country. In 2007 the company attained revenues in excess of \$650 million.

For more information about HM Insurance Group, visit www.hminsurancegroup.com.

#

Contact: George Yanoshik, Jr.
717-302-4251
george.yanoshik@highmark.com