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news release

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Humana Inc. to Release Second Quarter Results on August 1, 2005

LOUISVILLE, KY – June 21, 2005 – Humana Inc. (NYSE: HUM) will release its financial results for the second quarter 2005 on Monday, August 1, 2005 at 5:00 a.m. eastern time. The company will host a conference call, as well as a virtual slide presentation at 9:00 a.m. eastern time that same morning to discuss its financial results for the quarter and earnings guidance.

The live virtual presentation (audio with slides) may be accessed via Humana's Investor Relations page at www.humana.com. The company suggests web participants sign on approximately 15 minutes in advance of the call. The company also suggests web participants visit the site well in advance of the call to run a system test and to download any free software needed to view the presentation.

All parties interested in the audio only portion of the conference call are invited to dial 888-625-7430. No password is required. The company suggests participants dial in approximately ten minutes in advance of the call.

For those unable to participate in the live event, the virtual presentation archive will be available in the Presentations section of the Investor Relations page at www.humana.com, approximately two hours following the live webcast. Telephone replays will be available from 12:00 p.m. eastern time on August 1, 2005 until midnight eastern time on August 5, 2005 and can be accessed by dialing 800-642-1687 and providing the conference ID #3230639.

The company's second quarter 2005 earnings news release is expected to include financial measures that are not computed in accordance with Generally Accepted Accounting Principles ("GAAP"). A reconciliation of these non-GAAP financial measures to financial results under GAAP, as well as management's reasons for including the non-GAAP financial measures, will be included in the company's second quarter 2005 earnings news release, a copy of which will be available on the Investor Relations page of www.humana.com on August 1, 2005.

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health benefits companies, with approximately 7 million medical members. Humana offers a diversified portfolio of health insurance products and related services – through traditional and consumer-choice plans – to employer groups, government-sponsored plans, and individuals.

Over its 44-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at <http://www.humana.com>, including copies of:

- Annual report to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentation;

- Quarterly earnings news releases;
- Replay of most recent earnings release conference call;
- Calendar of events (includes upcoming earnings conference call dates, times, and access number, as well as planned interaction with institutional investors);
- Corporate Governance Information.
