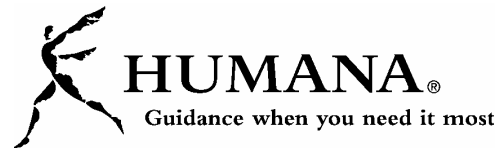


news release

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Frank A. D'Amelio joins Humana Inc. Board of Directors

LOUISVILLE, KY — September 12, 2003 — Humana Inc. (NYSE: HUM) announced today that Frank A. D'Amelio, executive vice president and chief financial officer of Lucent Technologies Inc., has been appointed to the company's Board of Directors. With D'Amelio, age 45, Humana's board now has nine directors, including one member of the company's management team.

Prior to its spin-off in September 1996, Lucent was the systems and technology unit of AT&T. Lucent, backed by Bell Labs research and development in optical, mobility, data, software, and voice networking, designs and delivers advanced wireline and mobile networks, as well as an array of network integration services, to the world's largest communications service providers.

D'Amelio is currently responsible for management and oversight of all financial, accounting, and real estate operations for Lucent. He has been with Lucent and its predecessor company since 1979 in a variety of financial, accounting and operational positions. In 2002, Treasury & Risk Management Magazine selected D'Amelio as one of the top 10 leaders in his field.

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“Frank’s breadth and depth of both financial and operational experience make him an excellent addition to our board,” said David A. Jones, chairman of the board for Humana. “Our board members welcome him to the team and we look forward to partnering with him in serving Humana’s shareholders.”

Humana Inc., headquartered in Louisville, Ky., is one of the nation’s largest publicly traded health benefits companies, with approximately 6.6 million medical members located primarily in 18 states and Puerto Rico. Humana offers coordinated health insurance coverage and related services – through traditional and Internet-based plans – to employer groups, government-sponsored plans and individuals.

More information regarding Humana is available via the Internet at www.humana.com, including online copies of:

- Annual report to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor presentation;
- Quarterly earnings press releases;
- Audio archive of the most recent earnings release conference call;
- Calendar of events (includes upcoming earnings conference call dates and related access number, and planned participation in investor conferences).

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