Humana Inc. 500 West Main Street P.O. Box 1438 Louisville, KY 40201-1438 http://www.humana.com

news release

FOR MORE INFORMATION, CONTACT:

Dick Brown Humana Corporate Communications 502-580-3683 E-MAIL: dbrown4@humana.com HUMANA.

Guidance when you need it most

Humana named healthcare industry's top corporate citizen and recognized for economic, social and environmental performance

Now listed on Dow Jones Sustainability Index and CRO's 100 Best Corporate Citizens

LOUISVILLE, Ky. — Nov. 6, 2007 — Humana Inc. (NYSE: HUM) has been recognized by two independent organizations for its corporate sustainability efforts. The honors come from the prestigious Dow Jones Sustainability US Index and *Corporate Responsibility Officer* Magazine (CRO).

The "CRO's 10 Best" was published in mid-October. CRO and IW Financial evaluated U.S. publicly traded companies using eight categories: Environment, Climate Change, Human Rights, Employee Relations, Corporate Governance, Lobbying, Philanthropy and Financial. The category rankings were then averaged to determine the "10 Best" for each industry, according to information received from CRO Magazine.

Humana ranked second overall in the financial category behind Bank of America Corp. but ahead of any other health benefits company. Humana's overall rankings were led higher by its number-one ranking in Corporate Governance. According to the magazine, Humana received the top ranking because "Humana conducts annual elections for all board seats, and no directors serve on more than four boards."

The Dow Jones Sustainability World index includes the global sustainability leaders by industry sector as identified by SAM Indexes' annual assessment. The assessment examines corporate economic, environmental and social performance, assessing issues such as corporate governance, risk management, branding, climate change, supply chain standards, and labor practices.

Humana Inc. 500 West Main Street P.O. Box 1438 Louisville, KY 40201-1438 http://www.humana.com

news release

2

One of only 99 U.S. companies in the Index, Humana has taken an important step toward becoming an industry leader in many areas surrounding the issue of corporate sustainability.

"Being part of such an elite group is a validation of our efforts to place Humana in the top tier of companies that regard corporate sustainability as a key differentiator for our stakeholders, business partners and our associates," said Mike McCallister, Humana's president and chief executive officer. "Increasingly, publicly traded companies like Humana are being measured not only in economic terms but in how well the company and its associates address social and environmental issues. Our efforts are a good beginning, but much more needs to be done."

Through its philanthropic arm, The Humana Foundation, Humana has continued its decades of providing support in the communities in which its associates live and work. The Foundation recently unveiled its Humana Volunteer Network through which Humana associates can find volunteer opportunities in their communities. The Foundation also recently launched a signature health literacy initiative, called Wellness Information Zone, in Atlanta with plans to expand to eight additional cities by the end of next year.

Humana is also making strides toward environmental sustainability, announcing this summer a partnership with the federal ENERGY STAR® program which gives the company access to sophisticated tools to measure its carbon emissions and use of natural resources.

Earlier this year, Humana's Chicago office building received a silver rating for commercial interiors from the U.S. Green Building Council. In Louisville, Humana and the city's transit system have entered into a multi-year agreement by which Humana associates can ride the public transit system at no cost. And Humana has also launched a bike program that allows associates to check out bicycles in downtown Louisville that promotes health, environmental conservation and sustainability.

About Humana

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health benefits companies, with approximately 11.3 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

Humana Inc. 500 West Main Street P.O. Box 1438 Louisville, KY 40201-1438 http://www.humana.com

news release

3

individuals.

Over its 46-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 reports to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentations;
- Quarterly earnings news releases;
- Replays of most recent earnings release conference calls;
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors);
- Corporate Governance Information.