

Guard and Reservists Returning from War Zones Are More Likely to Need Mental Health Guidance

Humana Military Healthcare Services and ValueOptions Initiate Mailing to Assist Veterans in Seeking the Help They Need.

LOUISVILLE, KY — March 1, 2006 — Humana Military Healthcare Services, Inc. (HMHS), the Department of Defense (DoD) TRICARE South Region managed care support contractor and ValueOptions are increasing awareness of potential mental health disorders among returning Guard and Reserve war veterans. According to the Center for the Study of Traumatic Stress, nearly 40% of these men and women are returning from overseas deployment with warning signs for several behavioral health disorders, including post traumatic stress disorder (PTSD) and depression.

In an effort to help returning servicemen and women, HMHS and ValueOptions created a mailing for service members covered under the Government's TRICARE Reserve Select (TRS) program and Transitional Assistance Management Program (TAMP). The mailing was distributed to over 32,000 households. It was designed to increase awareness of the various problems that might occur and to provide points of contact for assistance.

"There is still a stigma associated with seeking help for depression, Post Traumatic Stress Disorder (PTSD) and substance abuse, especially for the military who have been taught to be strong," said John Crum, M.D., chief medical officer for HMHS. "It is important for these individuals to understand that help is just around the corner, and in seeking help, they can regain control of their lives."

"Homecomings bring a wealth of emotions and some unexpected challenges. Knowing how to cope with those emotions and challenges is crucial to the families' stability," said Gary R. Proctor, M.D., chief medical officer for ValueOptions. "It is important for not just the returning soldier or marine, but for the family to understand the warning signs and know when to ask for help."

Emotions that returning service men and women can experience often include PTSD and depression.

PTSD can result after experiencing significant trauma. Symptoms can occur immediately or may be delayed six months or more. The likelihood of PTSD increases with the severity of the trauma. Some of the symptoms include:

- Nightmares or flashbacks
- Recurrent memories of the trauma
- Feelings of emotional numbness
- Irritability
- Sleep Problems
- Anxiety or anger
- Difficulty concentrating, remembering and/or making decisions.

Depression isn't just about getting the blues every now and then. It is when those symptoms last for more than a couple of weeks that one should seek help. One in ten adults experience depression each year and treatment can alleviate the symptoms in over 80 percent of the cases. Some of the warning signs include:

- Feeling sad or empty
- Feeling hopeless
- Feeling guilty or worthless
- Loss of interest or pleasure
- Decreased sexual drive
- Sleep problems (too little or too much)
- Poor appetite or overeating
- Loss of energy
- Thoughts of death or self harm
- Restlessness or irritability
- Poor concentration and memory

HMHS and ValueOptions are available to assist with these health care needs. All activated reserve component members, members enrolled in TRS or TAMP may call ValueOptions at 1-800-700-8646 for additional information. ValueOptions is available Monday-Friday 8 a.m. - 7 p.m. ET.

About HMHS

HMHS, headquartered in Louisville, KY, has been a Department of Defense contractor for the administration of the TRICARE program since July 1, 1996. In August 2003, HMHS was awarded the contract to provide health benefits support and services to approximately 2.8 million active duty and retired military and their eligible family members in the 10-state South Region. HMHS was also awarded the Department of Defense's contract to provide health care services and support for active duty service members and their families located in the Commonwealth of Puerto Rico, in February 2004.

About Humana

Humana Inc., headquartered in Louisville, Kentucky, 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 Humana [Investor Relations](#) page, including copies of:

- Annual report to shareholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentation;
- Quarterly earnings news releases;
- Replays of the most recent earnings release conference call;
- Calendar of events (includes upcoming earnings release dates, times, and access number, as well as planned interaction with institutional investors);
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