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Humana Military Healthcare Services begins administering TRICARE program in the South Region

August 1 marked first of two transitions into new region

LOUISVILLE, KY — August 2, 2004 — On August 1, 2004, Humana Military Healthcare Services, Inc. (HMHS), a wholly-owned subsidiary of Humana Inc. (NYSE: HUM), began administering health services and support to eligible beneficiaries of the reorganized Department of Defense (DoD) TRICARE program in seven of the 10 states that comprise the TRICARE South region.

Those seven states include Alabama , Florida , Georgia , Mississippi , South Carolina , Tennessee and the New Orleans area of Louisiana . Beneficiaries in these states, formerly encompassing TRICARE Regions 3 and 4, have received health benefit services from HMHS since July 1996. HMHS was awarded the South region contract in August 2003.

“We are very excited to usher in the next generation of the TRICARE program in the South,” said David J. Baker, HMHS president and chief executive officer. “We have been given the unique opportunity as a contractor to continue serving beneficiaries to whom we have been providing TRICARE benefits and services for the past eight years. We believe that our program experience, solid provider network and pre-existing operational structure in these states will enable us to provide our beneficiaries with a smooth transition.”

“In eight years, we have forged strong relationships with beneficiaries, providers and our government partners in these states,” said Larry Burchfield, HMHS South Region senior executive. “We are committed to providing superior, front-line customer service, and we have experienced staff in 42 strategically-located service centers throughout these states to help us achieve that goal.”

HMHS also will administer the TRICARE program to eligible beneficiaries in Arkansas , western Louisiana , Oklahoma and the majority of Texas , the remaining states in the TRICARE South region. Health care delivery in these states is scheduled to begin November 1, 2004 . In total, HMHS will serve more than 2.7 million TRICARE beneficiaries under the TRICARE South contract.

About HMHS

HMHS, a wholly-owned subsidiary of Humana Inc. (NYSE: HUM), began administering the TRICARE program on July 1, 1996 and will provide health benefits support and services to more than 2.7 million active duty and retired military and their eligible family members in 10 states and Puerto Rico.

About Humana

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation’s largest publicly traded health benefits companies, with approximately 5.8 million medical members located primarily in 15 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 <http://www.humana.com> including:

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

- [Corporate Governance Information.](#)

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