

## Humana Military Healthcare Services Receives URAC Accreditation

### *Award Highlights Commitment to Health Network and Utilization Management*

**Louisville, KY – August 22, 2005** – Humana Inc. (NYSE: HUM) announced today that Humana Military Healthcare Services (HMHS) has been awarded full Health Network Accreditation and a full Health Utilization Management Re-Accreditation from URAC, a Washington, D.C.- based health care accrediting organization that establishes quality standards for the health care industry.

“HMHS is honored to receive the Health Network Accreditation from URAC,” said David J. Baker, HMHS president and CEO. “This accreditation validates our commitment of delivering superior and appropriate health care to our nation’s deserving military.”

URAC’s Health Network Accreditation standards include quality benchmarks for network management, provider credentialing, utilization management, quality management and improvement and consumer protection. URAC’s Health Utilization Management Accreditation standards ensure that appropriately trained clinical personnel conduct and oversee the utilization review process, that a reasonable and timely appeals process is in place, and that medical decisions are based on valid clinical criteria.

“By applying for and receiving Network accreditation, HMHS has demonstrated a commitment to quality health care,” said Charles Stellar, URAC Board Chairman. “Quality health care is crucial to our nation’s welfare and it is important to have organizations that are willing to measure themselves against national standards.” URAC, an independent, nonprofit organization, is a leader in promoting health care quality through accreditation and certification programs.

URAC’s standards keep pace with the rapid changes in the health care system, and provide a mark of distinction for health care organizations to demonstrate their commitment to quality and accountability. Through its broad-based governance structure and an inclusive standards development process, URAC ensures that all stakeholders are represented in setting meaningful standards for the health care industry. For more information, visit [www.urac.org](http://www.urac.org).

### **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 located primarily in 15 states and Puerto Rico. 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, including copies of:

- 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 interaction with institutional investors);
  - Corporate Governance Information
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