

Humana Military Healthcare Services announces completion of TRICARE South Region transition

November 1 marks the second of two transitions into new region

LOUISVILLE, KY - Nov 2, 2004 - On November 1, 2004, Humana Military Healthcare Services, Inc. (HMHS), a wholly-owned subsidiary of Humana Inc. (NYSE: HUM), completed its transition as the regional contractor for the administration of health services and support for the Department of Defense (DoD) TRICARE South Region. This final phase completes the South Region, one of three new regions serving TRICARE beneficiaries, and includes TRICARE-eligible active duty and retired members of the uniformed services, their families, and survivors residing in Arkansas, western Louisiana, Oklahoma and Texas, excluding the far western part of the state. These states formerly encompassed TRICARE Region 6 which was served by Health Net Federal Services.

HMHS successfully transitioned the other seven states that comprise the South Region, Alabama, Florida, Georgia, Mississippi, South Carolina, Tennessee and the New Orleans area of Louisiana, on August 1, 2004. HMHS was awarded the South Region contract in August 2003. In total, HMHS will serve approximately 2.8 million TRICARE beneficiaries under the TRICARE South contract.

"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. "HMHS is committed to delivering first class customer service to our beneficiaries and health care providers in this new South Region and fulfilling our motto of 'I put the I-Care in TRICARE'."

"HMHS is proud of our record in serving the beneficiaries of TRICARE since 1996. We look forward to forging strong relationships with beneficiaries, providers and our government partners in these new 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 26 strategically-located service centers throughout these states to help us achieve that goal."

About HMHS

HMHS began administering the TRICARE program on July 1, 1996 and provides health benefits support and services to active duty and retired military and their eligible family members in the South Region 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 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 43-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 report to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentation;
- Quarterly earnings press releases (including detailed description of unusual items, where applicable);
- 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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