

Healthcare Services' Web site earns national eHealthcare Award

Tribute recognizes Humana's commitment to consumerism

LOUISVILLE, KY — December 21, 2004 — Humana Military Healthcare Services (HMHS), a wholly-owned subsidiary of Humana Inc. (NYSE: HUM), recently received an eHealthcare Leadership Distinction Award in the category of "Best Site Design" from eHealthcare Strategy and Trends, a leading Internet publication and online resource for Internet management, marketing and analysis.

The award evidences HMHS' commitment to consumerism and consumer engagement by developing industry-leading online tools that enable military families and retirees to choose and use their health benefits with confidence.

HMHS competed against a record 1,202 entries from a wide range of healthcare organizations, online health companies, pharmaceutical firms and business improvement/vendor sites. This year marked the second consecutive year HMHS has been honored for its Web-based initiatives by this organization.

"We are very pleased to have once again been recognized for our endeavors in making Internet technology easy and effective for our members and the health professionals who care for them," said David J. Baker, HMHS president and chief executive officer. "HMHS understands military families' desire to have the tools to manage their health care needs 24 hours a day, seven days a week. We are pleased that our focus on enhancing our Internet technology has proven successful for our customers and look forward to making additional improvements."

At www.humana-military.com, TRICARE beneficiaries in the South Region can check the status of authorizations and referrals, determine their TRICARE eligibility status, print TRICARE Prime enrollment verification, request a Prime enrollment card, pay their TRICARE Prime enrollment fee and monitor the status of claims over a secure connection. These innovations supplement the general TRICARE program information already available. In addition, healthcare providers can verify a patient's TRICARE eligibility and initiate or check on existing referrals and authorizations.

Due to HMHS' recent innovations and expansion of its online resources, beneficiary and provider usage has exploded. Over the last year, beneficiary Web transactions have increased by over 400% while provider usage has increased by over 180%.

"Receiving recognition as one of the most outstanding healthcare Web sites for consumers and healthcare professionals is the ultimate honor," said Tod Smith, senior marketing manager and Webmaster. "We recognize the importance of offering innovative online services to our beneficiaries and providers and constantly strive to improve our design, content, and usability."

About HMHS

HMHS began administering the TRICARE program on July 1, 1996 and provides health benefits support and services to approximately 2.8 million 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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