

Humana Military Healthcare Services Announces New Executive Director for TRICARE Operations in the Southeast

Retirement of Executive Director Announced and New Leadership Named

LOUISVILLE, KY - December 28, 2005 - Humana Military Healthcare Services (HMHS) announced that Andrew F. Love has been named the southeast market executive director, with responsibility for the company's TRICARE operations in Georgia, Florida, South Carolina and Puerto Rico. Love will assume his new role on January 9, 2006 and will be located in Augusta, Georgia. HMHS' current southeast market executive director, Dick Rushmore, announced his retirement effective January 4, 2006.

"Andy is a perfect fit in this position for HMHS. Since joining our organization in May 2004, his leadership, collaboration and initiative with our government partners have set benchmarks for all three TRICARE contracts nationally," said David J. Baker, HMHS president and CEO. "His 26-year active duty career in the U.S. Air Force Medical Service Corps also makes him a TRICARE beneficiary, which gives him a unique perspective on how best to serve our deserving military families."

Prior to joining HMHS, Love served as the Assistant Surgeon General, Programs and Resources, Air Force Surgeon General's Office in Washington, D.C. His military career included tours of duty as a hospital administrator and medical treatment facility commander. He also held key headquarters staff positions.

Love holds a Post-Masters Certificate in Healthcare Administration from George Washington University and a Master's of Business Administration from DePaul University. He is a Fellow, American College of Healthcare Executives.

Love replaces Dick Rushmore, who joined the HMHS family in January 1996. During his tenure, he has held positions of increasing responsibility in Birmingham, AL, as well as Atlanta and Augusta, GA.

"His many accomplishments have helped HMHS achieve success over the last ten years and helped improve TRICARE services throughout the Southeast," said Baker. "On behalf of our entire company, I thank Dick for his dedication and many years of service to our company and to the military community we serve."

Prior to joining HMHS, Rushmore spent 29 years in a distinguished active duty career in the U.S. Air Force Medical Service Corps.

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);
- Corporate Governance Information

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