



Family Health Budget
www.familyhealthbudget.com

HUMANA INC. BACKGROUND INFORMATION

Humana Inc. (NYSE: HUM), headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health benefits companies, with more than 11 million medical members. Over its 46-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.

Innovation serves as Humana's growth engine as the company pursues its commitment to give its customers and members personalized, actionable health benefits information in real time. Through the unique Humana Guidance Solution, the company unites product design, clinical programs, financial forecasting and consumer engagement in an integrated, holistic approach that enables consumers to choose and use their health benefits with confidence.

Humana offers coordinated health insurance coverage and related services to employer groups, government-sponsored plans and individuals through:

- Administrative services products
- Preferred provider organizations
- Consumer-driven plans
- Health maintenance organizations
- Government-sponsored plans, including Medicare
- Plans for U.S. military dependents and retirees
- Individual plans

The company's specialty products – dental, life and disability insurance – complement its core health offerings. Humana provides health benefits and related services to companies of all sizes, with fewer than 10 employees to more than thousands of employees.

Humana's regional and national networks include more than 380,000 physicians, hospitals, pharmacies and ancillary care providers in almost every state, giving the company one of the nation's largest PPO provider networks.

Reinforcing the company's consumer engagement strategies, Humana developed its "smart" line of consumer-choice products. These products are designed to engage consumers in the health care experience, help employers combat double-digit increases in medical costs and keep health benefit coverage affordable. A broad array of health plans are available, which allows employees to choose a plan that best meets their individual health and budget needs.

More information on Humana and its products and services can be found at www.humana.com.