

Humana Military Healthcare Services Appoints TRICARE Associate Executive Director

Appointee Brings More Than 30 Years of Military and Health Industry Experience

LOUISVILLE, KY - February 24, 2006- Humana Military Healthcare Services, Inc. (HMHS), the Department of Defense (DoD) TRICARE South Region managed care support contractor, named Ray Greenwood as Associate Executive Director for the South Region. Greenwood will be located in San Antonio, Texas.

As the Associate Executive Director, Greenwood will assist the Executive Director, Larry Burchfield, in the management of the field operations for the 10-state South Region. He will lead the South Region Operations Working Group and serve as co-chair with the TRICARE Regional Office- South (TRO-S). He will oversee all IT initiatives for the field operations as well as all Human Resources and facilities initiatives.

"Ray has served HMHS in numerous leadership roles since 1998," said Dave Baker, HMHS president and CEO. "His knowledge of the TRICARE program, which he learned from ground level, makes him an invaluable asset to our company and to the military communities we serve."

"Our South Region associates will continue to strengthen the relationship with our government partners. I look forward to serving our deserving military members and their families in this capacity for the remainder of this contract and into the next generation of the TRICARE program," said Greenwood. "It is our commitment to make the delivery of health care as smooth as possible for our many beneficiaries. They deserve the very best service we can provide."

Prior to his appointment to this position, Greenwood was the Market Director for HMHS' Southwest market (San Antonio and all of south Texas). He also served in various other roles throughout HMHS including TRICARE Service Center Manager at two locations and as the North Carolina Area Field Office Director. Before joining HMHS in 1998, Greenwood had ten years experience in civilian healthcare positions, including tenure as a Hospital Administrator in Tucson, Arizona; as Director of Marketing in Tidewater, Virginia and as a Registered Nurse in Dothan Alabama. Greenwood retired from the Army Medical Service in 1988, after a distinguished 24 year career.

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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