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Humana Military Healthcare Services appoints TRICARE Southeast Market Executive Director

Appointee brings 37 years of combined military and health industry experience to post

LOUISVILLE, KY — August 2, 2004 — Humana Military Healthcare Services, Inc. (HMHS), the Department of Defense (DoD) TRICARE South region health services and support contractor, has named Dick Rushmore market executive director in the Southeast market office in Augusta, Georgia.

In August 2003, HMHS was awarded the DoD contract to administer health services and support to more than 2.7 million eligible TRICARE beneficiaries in the new South region, which encompasses the states of Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee and Texas.

As the Southeast market executive director, Rushmore will oversee operations in 27 TRICARE Service Centers and will manage military treatment facility optimization, provider network development and maintenance and medical management.

“Dick joined HMHS as the executive director for the state of Alabama in 1996,” said Dave Baker, HMHS president and CEO. “Having been with the company since our first year as a contractor, he truly knows the program and our operational organization inside and out. His 29-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 very deserving military population.”

“Our Southeast market office associates are excited to have the opportunity to continue providing health benefit services and support to our very deserving military population,” said Rushmore. “We are committed to providing our beneficiaries with a seamless transition into the new contract and believe that our eight years of experience serving this TRICARE population will help us achieve that goal. Building upon the already strong relationships we have with our beneficiaries, providers and military partners in the area, we will strive to exceed their service expectations.”

Prior to being appointed to this position, Rushmore was the executive director of the former TRICARE Region 3, which encompassed the states of Georgia, South Carolina and Florida except for the panhandle. Rushmore began operating in his new capacity on August 1, 2004, when HMHS transitioned into the TRICARE South region in Alabama, Florida, Georgia, eastern Louisiana, Mississippi, South Carolina and Tennessee.

On November 1, 2004, HMHS will begin health care delivery in the remaining South region states.

About HMHS

HMHS, a wholly-owned subsidiary of Humana Inc. (NYSE: HUM), began administering the TRICARE program on July 1, 1996 and will provide health benefits support and services to more than 2.7 million active duty and retired military and their eligible family members in 10 states 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 5.8 million medical members located primarily in 15 states and Puerto Rico. Humana offers coordinated health insurance coverage and related services – through traditional and Internet-based plans – to employer groups, government-sponsored plans, and individuals.

More information regarding Humana is available via the Internet at <http://www.humana.com> including:

- Annual report to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentation;
- Quarterly earnings press releases;
- 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 participation in investor conferences);
- Corporate Governance Information.

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