

## Displaced TRICARE Beneficiaries Affected by the Hurricanes Are Encouraged to Change Their Primary Care Manager (PCM)

**LOUISVILLE, KY - October 31, 2005** - Humana Inc. (NYSE: HUM) announced today that Humana Military Healthcare Services (HMHS), working on behalf of the Department of Defense (DoD), is extending its referral process until November 30, 2005 for displaced TRICARE Prime beneficiaries in specific areas of Alabama, Florida, Louisiana and Mississippi. (See attachment for a list of cities.) Although the network has been significantly restored, a severe housing shortage still exists which is delaying the return of beneficiaries to the areas. Therefore, TRICARE Prime beneficiaries who are establishing themselves in a new location should change their PCM.

The best way to access information about TRICARE in Alabama, Florida, Louisiana and Mississippi is to contact HMHS' customer service at 1-800-444-5445 for assistance. TRICARE beneficiaries who are relocating outside the South Region should contact the appropriate contractor to complete the re-enrollment process: Health Net Federal Services (HNFS), the DoD contractor for the TRICARE North Region, may be contacted at 1-877-874-2273; TriWest Healthcare Alliance (TriWest), the DoD contractor for the West Region, may be contacted at 1-888-874-9378. "We are working closely with the Department of Defense to ensure that the ability to obtain medical care continues in these devastated areas," said David J. Baker, president and CEO of HMHS. "We know many people are relocating to new areas and we want these individuals to know that Humana Military Healthcare Services is standing by to help ease the transition of the health care benefit."

### **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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FOR MORE INFORMATION, CONTACT:

**Julie Ice**  
Director, Legislative and Public Affairs  
Humana Military Healthcare Services

(502) 580-8982  
EMAIL: [jice@humana.com](mailto:jice@humana.com)

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