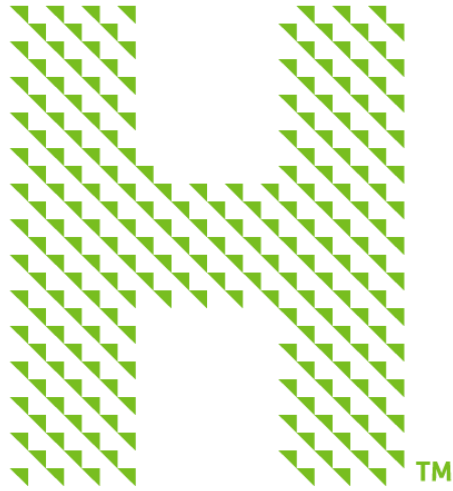




Impact Report 2023



Humana



Humana's impact

Humana puts health first. For employees, members and patients, we offer caring support for their ongoing well-being. And for communities, the healthcare system and the environment, we're committed to sustainable and equitable efforts that reduce disparities and make healthy living possible. Our environmental, social and governance (ESG) impact platform prioritizes the health of people and the institutions at their service. With thoughtful curiosity and ongoing innovation, we're ensuring health is not just the foundation of our work, but the summit of our impact.

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Introduction



Letter from Humana's Chief Executive Officer

Our shift over the years from a health insurance company to a healthcare services organization symbolizes more than a strategic evolution; it represents our dedication and commitment to caring for the needs of our customers, our employees, our communities and our environment.

For our customers, it is our responsibility to ensure they have the high-quality, comprehensive care they deserve. We're proud our dedication to putting their health first was recognized again this year in our Centers for Medicare & Medicaid Services (CMS) Star Ratings, with 94% of our members in plans rated 4 stars or higher, 61% in plans rated 4.5 or 5 stars, and 37% of all 5-star Medicare Advantage (MA) membership on a Humana plan. These ratings demonstrate our continued commitment to customer satisfaction and quality care.

We've also designed our services so they are integrated and accessible where, when and how our customers need them. Through our CenterWell™ offerings of primary care, home health and pharmacy, our members and patients have better outcomes and greater satisfaction and are more likely to continue their health journey with us.

In **primary care**, we operate nearly 300 clinics designed to address the unique needs of seniors, providing access to care in historically underserved areas where limited to no primary care exists. Focused on delivering quality care and patient experiences, our clinics emphasize prevention and lifestyle changes to improve the health of our more than 295,000 patients.

In **home health**, over 50% of the more than 350 CenterWell Home Health® locations in 38 states achieved a Star Rating of 4.5 or above, up from about 29% in July 2022, with clinicians making thousands of home visits each day. Additionally, in 2023, our

branches received a 4.29 average Quality of Patient Care rating from CMS, outperforming the CMS industry average of 3.25: a testament to our focus on quality.

Our **pharmacy** mail-order rate is among the top in the country, with 35% of MA members using our pharmacy services. We've made it easier to manage and fill prescriptions through a variety of ways. For our specialty pharmacy patients, we offer disease-state specific expertise for members and dedicated centers of excellence for oncology, pulmonary, rare disease and neuromuscular conditions. CenterWell Pharmacy® served over 2.6 million customers and filled nearly 51.5 million mail-order pharmacy prescriptions in 2023.

For our employees, we strive to create a workforce that mirrors the diversity and resilience of the communities we serve. Part of this commitment is reflected in the learning programs and training/development opportunities we offer that support our teammates' health, sense of belonging, purpose, and security. On average, full-time employees spent a total of 49 hours on learning and development activities and leveraged nearly \$16 million in tuition and education support in 2023. And, because volunteering is such a meaningful way of showing care, full-time employees receive 8 hours of paid volunteer time off (VTO) each year. Last year alone, over 16,700 teammates found ways to give back to their communities by rolling up their sleeves and volunteering. Our efforts were recognized as a Top Employer for Diversity and as a Certified Great Place to Work®.

Continued on next page →

For our communities, we are committed to improving healthcare access and health outcomes through health equity efforts. In fact, the results of a study of over 500,000 Humana MA members in 2021 showed patients of value-based, senior-focused primary care organizations (like CenterWell Senior Primary Care®) had more primary care visits, fewer hospitalizations and fewer emergency department visits than patients of more traditional primary care providers. The largest differences were seen among Black patients, who received 49% more primary care visits, 22% fewer emergency department visits and 16% fewer hospitalizations. In addition, we launched health literacy, cultural humility and implicit bias training for employees to better understand, support and care for the diverse needs of our patients and members. Through **Humana Healthy Horizons®**, our Medicaid brand, we've contributed \$10 million in community investments to support and fund equity-focused programs and community organizations. We're also breaking down barriers for veterans by providing access to meals and addressing homelessness—each in partnership with the **Humana Foundation**, which donated 23 grants totaling \$12.9 million to communities in 2023.

For our environment, just as we care about our customers and our employees, we are also committed to the health of our planet. From a facilities perspective, we're working to increase our energy efficiencies by utilizing solar panels, shifting to LED lighting and smart thermostats, and moving to remote building monitoring solutions to better identify inefficiencies. We have also begun transitioning our CenterWell Home Health vehicle fleet to hybrid vehicles to impact the air quality more positively around our patients' homes and communities.

In keeping with our commitment to addressing climate change and our goal of reducing greenhouse gas emissions 54.6% by 2032, we've seen a decrease since 2021, directly and indirectly influenced by our organization's choices like onsite energy consumption and owned-vehicle emissions.

As we reflect on the year, it has been one of great progress, with much recognition underscoring our commitment to excellence, including the World's Best Companies of 2023 by TIME and the American Consumer Satisfaction Index, reflecting an increase in overall satisfaction with health insurers to 76 out of 100, the highest level the industry has ever received. Humana is again the industry leader with a score of 82 out of 100, a 6% increase over our score last year. The study is based on interviews with nearly 13,000 customers to evaluate their recent experiences with each company's products and services.

None of this would have been possible without our talented and dedicated teammates who show up every day to make a difference for our customers and for one another, with our company values—caring, curious, committed—leading the way in how we interact with others both inside and outside the organization.

We look forward to continuing in our commitment to making the healthcare system more equitable, affordable and easier to navigate, ensuring healthcare is more than a service but an important journey that puts health first for every person who has entrusted us with their care.

Looking ahead, you will see through our actions our ongoing commitment to prioritizing the health and well-being of our customers, our employees and our communities.



Bruce Broussard
Chief Executive Officer





Measuring our impact

Our impact platform



For each person:

We make it simpler for people to reach their best health.



For each community:

We work to advance health equity and population health.



For the healthcare system:

We help build more sustainable business, governance and healthcare practices.



For the environment:

We invest in the health and sustainability of our environment.



Humana's ESG measures

We've established 5 key **measure categories** that support and shape our ESG platform. Within each category, qualitative and quantitative factors track, measure and report our performance in achieving strategic business goals, supporting sustainable practices and improving health outcomes.



Access to
healthcare



Data
privacy and
protection



Environmental
impact



Product
quality and
safety



Talent and
diversity



About this report

How this report was prepared

Humana's Impact Report covers economic, social and environmental impacts in 2023 and highlights our efforts to inspire health and well-being among people and communities at large. This Impact Report is structured around our [impact platform and 5 measure categories](#), reflecting an environmental, social and governance strategy in areas where we can make the most difference. The pages that follow discuss our ESG approach, commitments, and progress against certain priority ESG measures. Humana publishes its Impact Report annually. This Impact Report was published on April 5, 2024, and is our 12th reporting publication. Quantitative disclosures that have been estimated are identified in this report. When confirmed data is available, we will update the report and clearly indicate the data changes that were made. Figures disclosed throughout this report have been rounded, resulting in summation of data that may not equal 100%.

Content and topic boundaries

As used in this report, the terms “we,” “us,” “our,” the “Company” and “Humana,” collectively refer to Humana Inc. and its subsidiaries. Boundaries for this Impact Report extend to our facilities located in the United States (and certain U.S. territories) and include our insurance and CenterWell business segments. Refer to our most recent [Form 10-K](#) for additional information about our corporate service functions, operations, business segments, consolidated financial reporting and subsidiary listing.

Reporting is consolidated at the Humana Inc. level consistent with our management of corporate policies, processes, systems, practices and functions that are integrated and implemented across our enterprise.

This Impact Report covers the period from Jan. 1, 2023, through Dec. 31, 2023, unless otherwise noted. Within these pages, along with our [SEC filings](#), we have reported all ESG issues that we determined are material to our business, as described in “Our approach to ESG materiality” below.

Humana welcomes your feedback on this information. Please send your questions or comments to ESG@humana.com.

Board oversight of Environmental, Social and Governance strategy

The Nominating, Governance & Sustainability Committee has responsibility for board-level oversight of the company's ESG strategy, practices and reporting. In addition, we have an internal ESG Steering Committee comprised of a cross-functional and cross-operational group of senior leaders representing each business line and key enterprise-level ESG operations, which is overseen by our Chief Administrative Officer and Chief Legal Officer. The ESG Steering Committee functions pursuant to its Charter to guide the integration of our ESG efforts with our long-term business strategy. This ESG governance structure complements the longstanding responsibility of our board and each of our board committees in overseeing various aspects of the company's ESG-related risks and practices, as illustrated in our most recent [Proxy Statement](#) and [Annual Report](#).

Disclosures and assurance

Humana's 2023 Impact Report features activities, progress, measures and performance data for how Humana is transforming care, advancing health equity, addressing needs in our communities and driving sustainable change with shared value. Qualitative and quantitative disclosures within this Impact Report were developed through a rigorous internal review process involving senior leadership and cross-functional business partners, which were then validated internally using established verification standards. The Impact Report was submitted to the Nominating, Governance & Sustainability Committee of the Board of Directors for review and was approved for publication by our ESG Steering Committee.

Some of our environmental data for the year ended Dec. 31, 2023, was in process of third-party assurance at the time of publication of this report. When Limited Assurance is received from Schneider Electric (“Schneider”), an independent third-party contracted by us to conduct verification in accordance with International Organization for Standardization (ISO) 14064-3, we will publish the supporting Statement of Assurance. [Please refer to the GRI content index within this report for the Statement of Assurance by Schneider](#). We have also mapped our ESG disclosures to frameworks established by the Sustainability Accounting Standards Board (SASB): Managed Care Standard; the Task Force on Climate-Related Financial Disclosures (TCFD); the Global Reporting Initiative (GRI): Universal Standards and Topic Standards; and the United Nations Sustainable Development Goals. See the [tables starting on page 121](#) for these disclosures.



ESG materiality

We understand that our stakeholders consider many topics important. Our approach to prioritizing material topics considers how strongly topics are connected to our business strategy, the overall effect on our performance and the significance of our impact to stakeholders. We then invest our resources where it makes sense for our business and to yield the greatest collective impact.

Stakeholders and engagement

At Humana, we value our stakeholders' opinions and recognize there are many intersections between our interests and those of our stakeholders. We have identified the following groups as our key stakeholders: employees; members, patients and customers; investors/stockholders; community partners; business partners and suppliers; and regulators/policymakers. We deploy proactive outreach to our stakeholders through a variety of mechanisms—including surveys, interviews, and open-forum discussions—to solicit their insights on a variety of topics and issues that are relevant to our business. We use stakeholder feedback to help inform and advance our business strategies, operations, services and products. We continued this practice in 2023, which helped to inform the content provided in this report. Please refer to our [Proxy Statement](#) for a discussion summary of meetings held in 2023 with some of our investors/stockholders.



Our approach to ESG materiality

We approach ESG materiality through the lens of material topics. In this manner we focus on specific areas—our material topics—that have a direct connection to our industry, the geographies in which we operate, impacts within our value chain, and our strategic business endeavors.

In 2022, we completed a third party-facilitated ESG material topic assessment resulting in a refreshed materiality matrix identifying ESG topics that we and our stakeholders consider most important to our business. This was a rigorous assessment that involved each of our stakeholder groups providing input and perspective on a wide range of topics and issues related to our business. We evaluated over 300 ESG topics, collected in part from external sources, which were aggregated, standardized and refined throughout the process to ultimately reflect only those topics deemed most impactful to our stakeholders and our business.

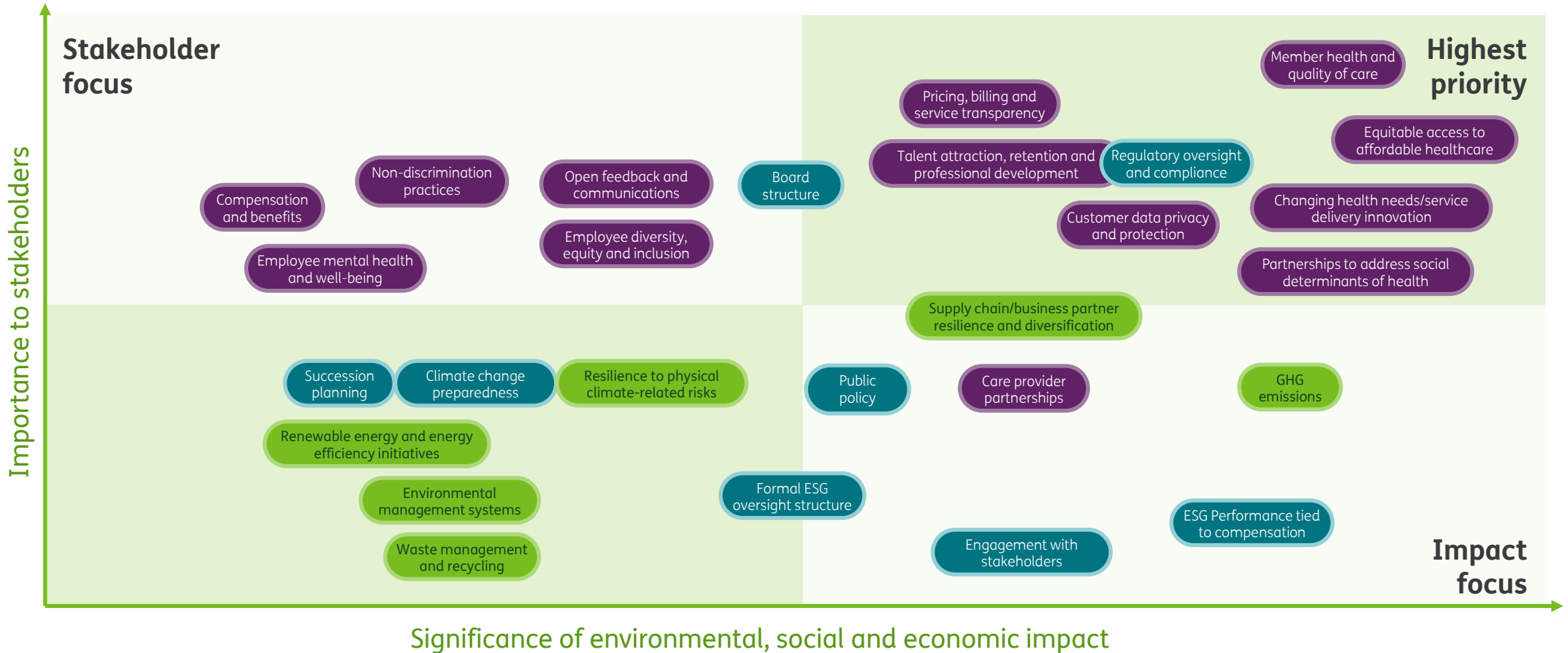
For 2023, we reevaluated these areas of importance with our ESG Steering Committee and presented their recommendations to the Nominating, Governance & Sustainability Committee. This review considered our existing enterprise risk management framework as well as ESG data factors commonly analyzed by proxy advisory firms, prominent disclosure frameworks like SASB, GRI and TCFD, third-party rating and ranking organizations, and market research agencies. As a result, the ESG Steering Committee determined that the material topics previously identified remained largely relevant for this report; however, certain modifications were necessary for this reporting period considering the maturation of Humana's ESG strategy. Topics that we have determined are material to our business—including the newly added public policy and non-discrimination practices—are detailed in the materiality matrix on the next page and discussed throughout this Impact Report.



ESG materiality matrix

The following matrix illustrates material topics that we have determined as having the most significant impact to our business and stakeholders. More information about our approach to ESG materiality is found on [page 9 of this report](#).

● Environmental ● Social ● Governance



Humana's impact summary

For our employees

#10

on 2023 Fair360 Top 50 Companies for Diversity

49

avg. hours spent by full-time employees in development activities

\$16M

provided in tuition and education support

For our members

Best

Overall MA Plan Company from U.S. News & World Report

1.8M

members screened for social health needs

94%

of MA members in plans rated 4+ stars

For our patients

296

CenterWell Senior Primary Care centers across 15 states

56.5%

of CenterWell Home Health branches with a 4.5+ Star Rating

2.6M

CenterWell mail-order and specialty pharmacy customers served

Humana puts health first

For employees, members and patients, we offer caring support for their ongoing well-being. And for communities, the healthcare system and the environment, we're committed to sustainable and equitable efforts that reduce disparities and make healthy living possible.

For each community

\$10M

contributed to equity-focused community programs and orgs

\$90M

commitment to increase the supply of affordable housing

250K

meals and \$15,000 supplied from 2023 Food & Fund Drive

For the healthcare system

\$600M

in total value created by interoperability solutions

\$357M

in total diverse supplier spend

99.7%

of employees completed annual ethics and compliance training

For the environment

250K

metric ton equiv. of air emissions reduced by electronic recycling

18

ENERGY STAR® certified sites

54 tons

of furniture and office supplies donated and reused



Our impact platform

For each person





Our impact platform

For each person

Humana is committed to putting health first—for our teammates, our customers, and our company. Through our Humana insurance services and our CenterWell healthcare services, we make it easier for the millions of people we serve to achieve their best health. That's because this is more than health insurance, and more than healthcare. It's human care: care that's completely centered on people and what they need to feel whole.

Human care means we see past the medical condition to the person—the whole person—by listening deeply and using innovative technology to learn about each individual. Then, we take action, removing barriers to help our members and patients get the care they need, where and when they need it. The result we strive to achieve is better quality of life: not only for people with Medicare and Medicaid, but also for families, military personnel and communities at large.

We know that level of care is only possible when our teammates are at their best, too. Putting health first for employees means building a culture of well-being, where people are respected, included and empowered to grow both professionally and personally.



Key things to know



Humana ranked No. 1 among health insurers in Forrester's Customer Experience Index (CX Index™) for the 3rd year in a row.



Humana has led the industry in the percentage of Medicare Advantage members in plans rated 4 stars or higher for each of the last 6 years.



We received World's Best Companies recognition from TIME in 2023.



We put our members at the center of everything we do. Again, this year, we spent a lot of time getting to know our members better and understanding what benefits matter the most to them. With affordability, stability and value top of mind, we expanded many of the most popular benefits to every single plan we offer, regardless of where the member lives.

—George Renaudin II,
Humana’s President
of Medicare and
Medicaid



OUR IMPACT PLATFORM: FOR EACH PERSON



Members

We’re dedicated to our members, and we show it: meeting them where they are in their health journey, ensuring they have the necessary resources to prioritize their health. We actively work toward addressing barriers to healthy living and understanding their unique needs so that we can offer the benefits that matter most to them.

Providing accessible, equitable health care is just one of the many ways we continue to put our members’ health first.

Key things to know

- For 2024, 94% of Humana Medicare Advantage members are enrolled in plans rated 4 stars and above, and 61% of members are in plans rated 4.5 stars and above by CMS on their 5-star scale.
- For the 2nd year in a row, U.S. News & World Report recognized Humana as the 2024 Best Insurance Company for Medicare Advantage in 3 categories: Best Overall Medicare Advantage Plan Company, Best Company for Member Experience and Best Company for Low Premium Plan.
- Humana Healthy Horizons, our Medicaid brand, completed nearly 4,900 referrals through Humana Community Navigator®—an active directory that uses members' ZIP codes to connect them with free and low-cost resources like medical care, healthy foods, employment support and more.



Supporting basic needs

We're continuously working to remove barriers to health, including addressing health-related social needs by screening our members and connecting them to resources and benefits to help them prioritize their health. We launched our [Healthy Options allowance](#) in 2023 as a benefit on select Humana Medicare Advantage plans. This allowance can help members pay for eligible living expenses like groceries, over-the-counter (OTC) products, rent, utility bills, and more. Unused balances roll over each month, giving members more freedom to use the allowance when and where they need it most—including within our expanded retail network that contains multicultural grocers.



Some examples of what the Healthy Options allowance may help pay for (at participating retailers):

- **Food:** approved produce, beverages, dairy, meat and seafood, deli items, frozen and prepared foods, bakery items and more
- **Home and personal supplies:** toilet paper, paper towels, soap, shampoo, toothpaste, toothbrushes, cleaning supplies, furnace filters, fans, space heaters and air conditioners
- **OTC products:** allergy medicine, cold and flu medicine, vitamins and supplements, first aid, pain relief, digestive health products and more
- **Bill payments:** rent or mortgage payments; home phone and internet service; electric, home heating, water and sewer bills
- **Non-medical transportation:** taxis, public transportation and ridesharing services
- **Assistive devices:** grab bars, raised toilet seats, low-vision aids and reaching aids
- **Disaster preparedness:** batteries, weather radios, flashlights and bottled water



We capture language preferences for new members so that we can provide personalized and culturally sensitive communication where available, fostering better engagement with and understanding of their healthcare plans. To this end, in 2023, we implemented a new initiative to send **100% of our Medicare Advantage and Medicare Advantage Part D member materials in Spanish** when requested.

Social health needs



26% of Medicare Advantage members were screened for health-related social needs.



Nearly **1.8M** of our members across Medicare Advantage, Medicaid and commercial plans were screened for social health needs.



91% of eligible members, or approximately 230,000 members, used the Healthy Options allowance for essential living expenses.



Nearly **282K** referrals were made within Humana Community Navigator, powered by findhelp.



Offering extensive plan options

With plans for diverse populations throughout the U.S. and certain U.S. territories—and benefits based on what members have said they need and want—Humana’s health plans are designed to deliver more than what’s expected of health plans. We call it human care: the way we listen to members, anticipate their needs, and strive to go above and beyond to support their goals.



Our plan options include:

- Medicare coverage for those eligible:
 - Medicare Advantage (MA) plans
 - Medicare Advantage prescription drug (MAPD) plans
 - Medicare Part D prescription drug plans (PDPs)
 - Medicare Supplement
- Individual and family plans for dental and vision, as well as Humana Extend plans that combine dental, vision and hearing coverage
- Medicaid coverage for adults and children who qualify based on income

LI Net program administrator

Since 2010, we've proudly been the national administrator for the Limited Income Newly Eligible Transition (LI NET) program, created by CMS for Medicare beneficiaries who qualify for Low Income Subsidy (LIS) and are without prescription drug coverage.



Medicare Advantage

Driven by research and actions in 2023, our Humana Medicare Advantage plans in 2024 are designed with affordability and customer feedback in mind:

- 100% of Humana MA and MAPD plans include dental, vision and hearing coverage.
- 100% of Dual Eligible Special Needs Plans (DSNPs) include \$0 copays on prescriptions and a Healthy Options allowance with rollover.

Additionally, we expanded our Medicare HMO offerings into 140 counties and Medicare LPPO plans into 80 counties—totaling an **additional 762,000 Medicare-eligible individuals** across the country.

For the 2nd year in a row, U.S. News & World Report recognized Humana as the

2024 Best Insurance Company for Medicare Advantage in 3 categories:



- Best Overall Medicare Advantage Plan Company
- Best Company for Member Experience
- Best Company for Low Premium Plan





Star Ratings

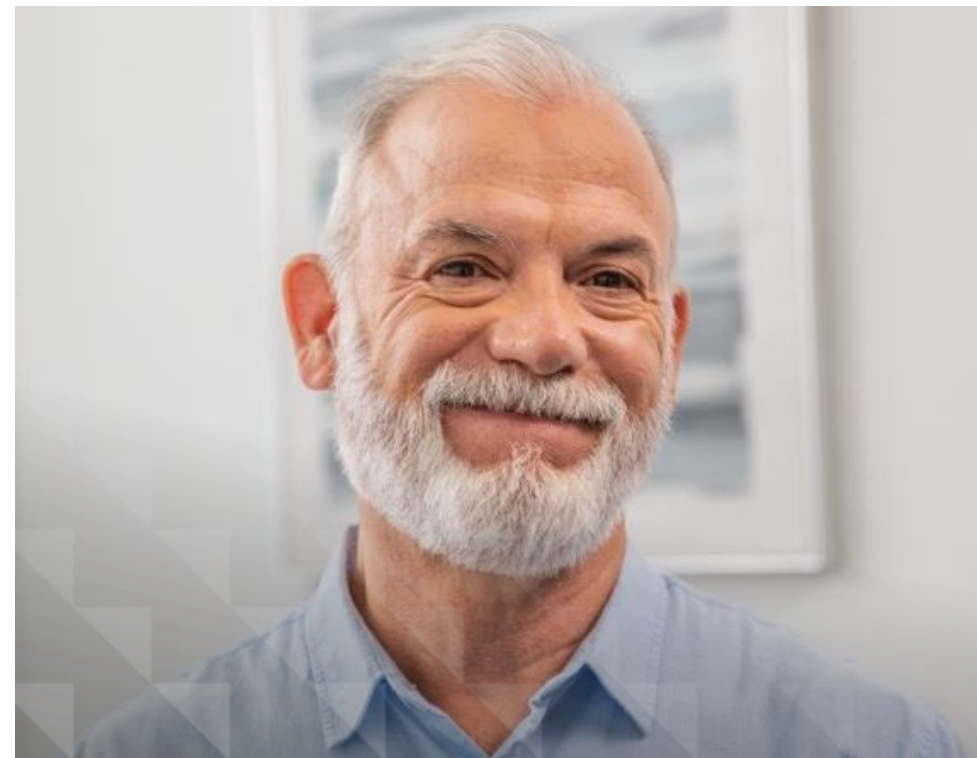
Our commitment to quality care is displayed in our Star Ratings. Administered by the Centers for Medicare & Medicaid Services, these ratings evaluate the performance and quality of healthcare providers and plans on a scale from 1 to 5 stars, with a higher rating indicating excellent quality and service.

The Star Ratings program is made up of about 40 measures (including measures based on customer satisfaction, health outcomes and others related to clinical interventions) that demonstrate the effectiveness of work from across the enterprise. Each measure is given a star score, but collectively, measure ratings are used to determine the overall Star Rating of a plan.

Humana has **led the industry in the percentage of members in plans rated 4 of 5 stars or higher** for the last 6 years.

Here are some highlights of our 2024 Star Ratings, released and reported in October 2023:

- **94%** of Humana Medicare Advantage members are enrolled in plans rated 4 stars and above—nearly 5.5 million members.
- **61%** of Humana Medicare Advantage members are in plans rated 4.5 stars and above for 2024.
- Humana received a **5 out of 5 Star Rating** for 4 contracts, covering approximately 790,000 members.





Medicare Advantage with veterans in mind: Honor plans

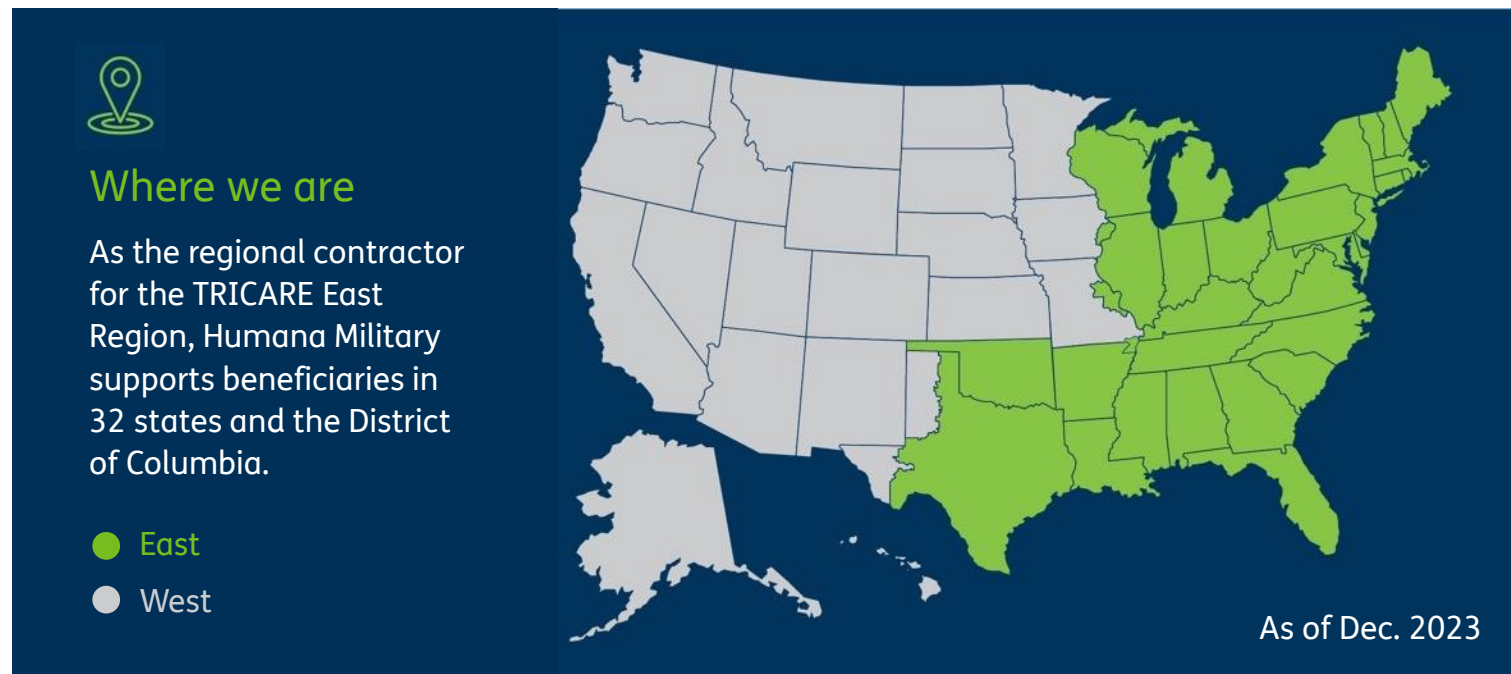
Bridging the gap between civilian and military life can be a challenge for our country's veterans. In 2023, for the first time, all of Humana's veteran-focused Medicare Advantage and Medicare Advantage prescription drug plans received the USAA co-brand. The Humana USAA Honor plans are available to anyone eligible for Medicare, including Medicare-eligible veterans and are now an option for about **58 million Medicare beneficiaries**.

These MA and MAPD plans combine the healthcare experience of Humana with the veteran expertise of USAA, offering veteran members flexibility in selecting civilian doctors and specialists while complementing healthcare benefits veterans receive through the Department of Veterans Affairs (VA).

Humana Military TRICARE administration

Humana Military partners with the Department of Defense (DOD) to administer the TRICARE health program in the East Region, covering 32 states including Washington, D.C., and serving over **6 million military beneficiaries**. For more than 20 years, Humana Military has strived to create better health outcomes and simplified experiences for millions of beneficiaries across the U.S. through TRICARE and other military healthcare programs. In December 2022, Humana Military secured our 6th TRICARE contract, which began in the 2023 plan year.

TRICARE is the healthcare program for uniformed service members, retirees and their families. In addition to healthcare plans, TRICARE offers dental coverage, prescription drug benefits and special programs.





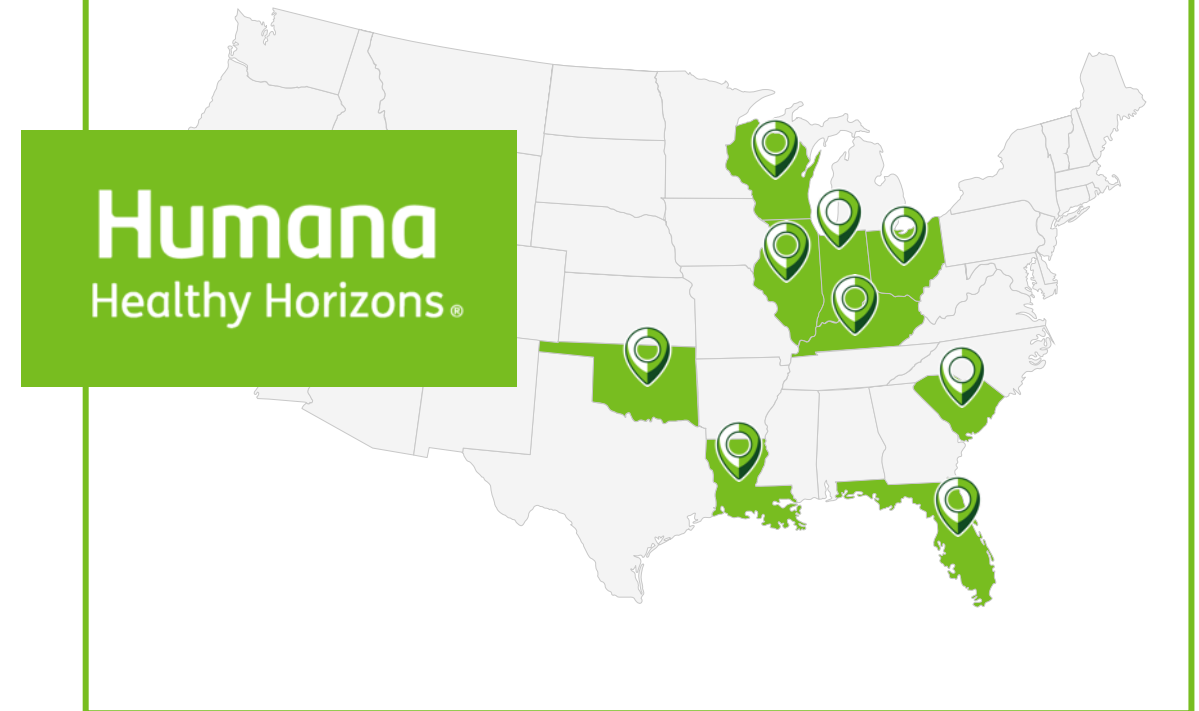
Medicaid: Humana Healthy Horizons

Through Humana's Medicaid brand, Humana Healthy Horizons, we continue to demonstrate our ability to manage complex populations and create solutions that advance health equity, improve health outcomes and lead to a better quality of life for our most vulnerable populations.

Humana has served Medicaid populations continuously for more than 2 decades and currently manages Medicaid benefits for **more than 1 million members nationwide**.

- Nearly 4,900 Humana Community Navigator referrals completed by Humana Healthy Horizons in 2023
- Medicaid contracts in 9 states—Florida, Illinois, Indiana, Kentucky, Louisiana, Ohio, Oklahoma, South Carolina and Wisconsin—as of Jan. 1, 2024
- 2 new Medicaid contracts (Indiana and Oklahoma) added in 2023 to deliver coverage in 2024

Humana Healthy Horizons is available in 9 states



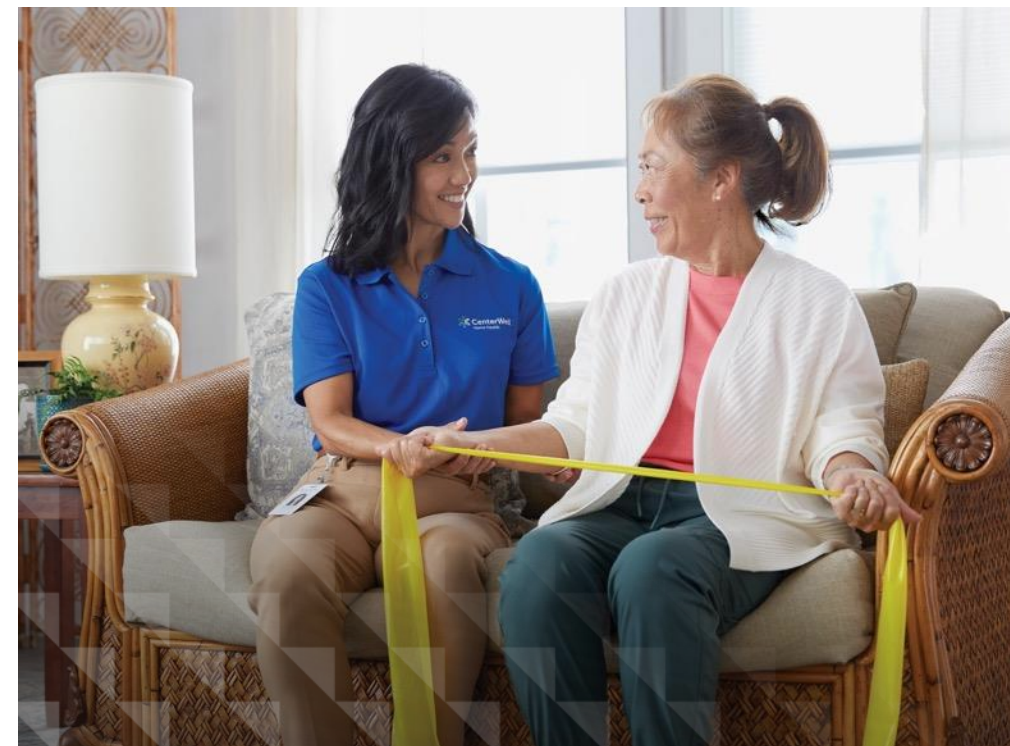


Improving health with value-based care

We work directly with primary care physicians (PCPs) to help create healthcare experiences that improve outcomes, reduce hospital time and lower costs for our Medicare Advantage members. A PCP who practices in a value-based care setting acts as a partner in patients' health journeys; they often get to know what their patients' lives are like outside the walls of the clinic—their joys, their struggles, their goals, their needs.

In value-based care settings, patients have easier access to their care team and often have more flexibility in how they receive care. Their PCP is focused mostly on preventing diseases and keeping them healthy at home, and they can even help with issues like transportation and getting healthy foods when needed. Our research shows that patients who go to value-based care clinics get more preventive screenings and have a lower risk of being hospitalized or going to the emergency room.

Learn more in our [2023 Value-Based Care Report](#) and the [“For the healthcare system”](#) section of this report.



Integrated experiences for those we serve

Our research shows that Humana members who utilize our [CenterWell](#) services—including home health, primary care and pharmacy—have better outcomes and greater satisfaction, and they are more likely to continue their health journey with us. By bringing greater connectivity to our health plans and care delivery services, we strive to provide comprehensive, personalized care that leads to better quality, access and affordability. We put members' and patients' health first by delivering integrated experiences and greater value to those we serve.



CenterWell gives us a strong foundation to transform the future of healthcare by touching the lives of thousands of patients each day, many of them in underserved areas. Through our home health, primary care and pharmacy offerings, we build deeper relationships with patients to close gaps in care and address whole-person health. It's extremely important to us that we provide personalized and integrated care that improves experience, quality and outcomes.

—Sanjay Shetty, MD,
President of
CenterWell at
Humana



OUR IMPACT PLATFORM: FOR EACH PERSON



Patients

CenterWell's senior primary care, home health and pharmacy services provide more patients with integrated and differentiated experiences that improve outcomes. Taking time to build better relationships and focus on whole-person health is why more patients trust us with their care—and how we support the physical, emotional and social needs of the people we serve.

CenterWell continues to experience rapid growth and expansion, increasing access to high-quality, affordable care across new—and underserved—communities. Our integrated teams and skilled clinicians are passionate about keeping patients at the center, no matter how and where they want to receive care, which reflects our commitment to putting health first.

Key things to know

- As the nation's largest provider of value-based, senior-focused primary care, we are pleased to have 296 CenterWell Senior Primary Care centers at 2023 year-end, representing a 26% increase over the prior year across 15 states.
- In 2023, a record number of CenterWell Home Health branches were recognized by CMS for clinical quality and patient satisfaction.
- CenterWell Pharmacy services are one of the top benefits Humana members utilize as part of their health plan.



Home Solutions

We continue to bring high-quality and convenient care to more people at home—and remain on track to serve additional Humana Medicare Advantage members through our value-based home health offering by 2025.

Our value-based home health model is accelerated through CenterWell Home Health and onehome, an innovative post-acute organization that efficiently coordinates home health care, durable medical equipment (DME), infusion and other services through a network of local providers.

We anticipate serving up to 50% of Humana home health patients in markets where we have both a CenterWell Home Health and onehome presence, putting affordable and timely home health care within reach.



CenterWell Home Health

CenterWell Home Health is one of the nation's largest home health providers, with thousands of caring clinicians who make it easier for patients to manage their health and recover at home. CenterWell Home Health is continually recognized for quality and patient satisfaction, achieving a 4.5- or 5-star Quality of Patient Care (QoPC) rating by the Centers for Medicare & Medicaid Services—a rating that compares quality of care across home health agencies using a subset of quality metrics. We ended 2023 with a record number—**56.5%—of our CenterWell Home Health branches earning a 4.5 or above Star Rating**, up from about 29% in July 2022.



4.29 average QoPC Star Rating vs.
CMS industry average of 3.25



Our commitment to quality care starts with our skilled and talented teams, who provide the solutions and resources patients need to be their best every day. After several nationwide hiring events in 2023, supporting nursing students through the CenterWell Home Health lab at Emory University, and academic partnerships with leading colleges across the country, we're helping to address nurse and clinician shortages seen throughout the industry. We continue to invest in our clinicians by providing opportunities for personal and professional development, such as continuing education, advanced certifications, on-the-job training and more.

CenterWell Home Health continues to be recognized across the industry for the proprietary, evidence-based programs that provide advanced-level care to patients with complex chronic conditions, including programs to support patients with heart failure, complex wounds, wound management, fall prevention and diabetes.

onehome

Fully integrated into Humana's home solutions business in late 2023, onehome creates an integrated point of accountability that coordinates the needs of patients, physicians, hospitals and health plans for home-based care. In 2023, onehome partnered with 2 national DME organizations to create a more unified approach to how we source DME for select Humana plan members and the physicians and healthcare professionals who care for them. This is helping to enhance access to DME while providing greater value and a simpler, more streamlined experience for those who need to manage their health at home. It is also improving our ability to deploy clinical programs that reduce hospitalizations, increase access to care and offer higher levels of service.



CenterWell Pharmacy

CenterWell Pharmacy, which includes CenterWell Specialty Pharmacy® and Enclara Pharmacia™, provides millions of customers with safe, reliable and affordable pharmacy care through our mail-order delivery, retail pharmacy locations, over-the-counter items, and specialty and hospice pharmacy services. Our focus on safety, health equity and reliability are some of the reasons why more patients and customers experience improved outcomes and superior medication adherence.

Our **nearly 4,500 employees**—including pharmacists, pharmacy technicians, customer service employees and support team members—share a commitment to quality, excellence and whole-person health. This is why our customers and communities trust us with their care.

Our integrated care model puts clinical pharmacists at the center—working directly with CenterWell Home Health and CenterWell Senior Primary Care providers to ensure seamless alignment between patients' medications and their overall treatment plans.

Through our Pharmacist-led Medication Reconciliation (PMR) program, pharmacists provide personalized support to customers by answering questions about prescriptions, troubleshooting medication adherence issues and addressing safety concerns like drug interactions. The PMR is designed to improve health outcomes while reducing the number of drug-related problems after a visit to a primary care center or hospital discharge.

The culmination of our pharmacy's dedicated efforts and integrated approach allows patients and customers to manage their prescriptions in an easy and cost-effective manner. This ultimately results in better chronic condition management, increased satisfaction and high performance in other quality measures such as service, plan retention and accuracy of drug pricing.



We are passionate about whole-person health, providing safe, reliable pharmacy care to the millions of customers we serve across communities nationwide. Our mail-order, retail pharmacies, specialty offerings, and clinical programs reflect our commitment to superior quality and affordability.

—Bethanie Stein, PharmD,
President, Pharmacy

In 2023:



CenterWell mail-order and specialty pharmacies served over **2.6 million** customers.



CenterWell Pharmacy's mail-order services filled approximately **51.5 million** prescriptions from our pharmacies in West Chester, Ohio, and Phoenix.



CenterWell Pharmacy delivered over **28 million** over-the-counter items.



CenterWell Specialty Pharmacy dispensed over **650,000** specialty prescriptions from our pharmacies in West Chester, Ohio, and Orlando, Florida.



CenterWell Pharmacy dispensed prescriptions at over **40** retail pharmacy locations co-located with provider groups.



Primary care

CenterWell Senior Primary Care and Conviva Care Centers provide care designed with seniors in mind. Operating primarily in underserved communities, we help seniors manage chronic conditions through early detection and preventive treatment, such as routine wellness exams, vaccinations, mental health services and more.

Integrated care teams—comprised of physicians, nurses, pharmacists, social workers, medical assistants and behavioral health specialists—**spend up to 50 percent more time with patients** than other providers, which is one reason why patients report higher satisfaction and realize better outcomes like reduced emergency room visits and hospital admissions. This is reflected in our patients' willingness to recommend our services, with a Net Promoter Score in line with other, popular consumer-facing brands. Our integrated care model, as well as our focus on clinician leadership and culture, is also leading to higher satisfaction and engagement among our clinical teams.



In 2023, we **served approximately 295,000 patients**, and we've seen that our care model and integrated approach can have a lasting impact on the holistic health of seniors, with our patients experiencing more than **30% fewer avoidable hospitalizations**.* Through our ongoing commitment to continued growth, **we added more than 60 new centers in 2023**—and each year through 2025, we plan to expand to additional communities across the country by bringing 30-50 new primary care centers to areas that need it most.

To further support the needs of our patients, primary care clinicians complete cultural humility and implicit bias training to advance diversity, equity and inclusion throughout the healthcare journey and our workforce, leading to more equitable experiences and improved outcomes. We're also working to ensure that our clinics are staffed with skilled clinicians that represent the communities they serve, helping to reduce racial and cultural barriers and promote access to healthcare.



Nearly **6,000** CenterWell Senior Primary Care and Conviva clinicians, including physicians, nurses, medical assistants and more



CenterWell Senior Primary Care’s focus on whole-person health extends beyond physical care and a patient’s initial diagnosis. We support patients with social and emotional needs by providing transportation coordination, access to quality specialist care, food security, financial assistance, housing programs, affordable medication, benefits enrollment and more. By understanding other factors impacting our patients’ health, we can close gaps in care and personalize interactions to the individual needs of those we serve. Most CenterWell Senior Primary Care centers feature an Activity Center, where we host year-round fun and educational events that are open to the community, not just patients. The events and resources we offer through our Activity Centers help address social determinants of health, such as social isolation and access to nutritious food.

* Humana individual MA members during 2021 who were paneled to CenterWell or Conviva-staffed Primary Care for the entire year of 2021, versus Humana individual MA members during 2021 who were not paneled to CenterWell or Conviva-staffed Primary Care for the entire year of 2021, were not in an unattributed arrangement, and were assigned to a PCO market.



Employees are the heart of Humana. Our strength as a company and ability to care for members and patients rely on our employees. We go to great lengths to hire top talent, representative of the diverse regions in which we serve, to ensure our employees are able to deliver their very best: caring for their personal well-being, career growth, ensuring equitable opportunity and maintaining a culture where everyone can feel a sense of belonging. This care is what allows us to empower best health for all the communities we serve.

—Carolyn Tandy,
Chief Diversity,
Equity and Inclusion
Officer and SVP



OUR IMPACT PLATFORM: FOR EACH PERSON



Employees

We deliver better health outcomes when we build caring relationships with our members, with our patients, with our partners, with our communities and—first and foremost—with each other.

The culture we're building is one where each of our approximately **67,600 employees** feel genuinely seen, respected and valued, and where they have the opportunity and support to deliver on their passion for care and commitment to health. Our **employees average 7 years of tenure with Humana**—a testament to our commitment to their growth and well-being and our culture.

Our work to cultivate a culture of belonging is never finished. We are all accountable for it. And we're making tremendous progress every day that we're proud to build on. In 2023, we launched our refreshed values: "Caring. Curious. Committed." These principles reflect who we are as an organization and how we empower our employees to live, lead, and put health first.

Key things to know

- We clarified and deepened our commitment to pay equity.
- Humana was a Certified Great Place to Work for the 2nd year in a row.
- We earned the No. 10 spot on the 2023 Fair360 (formerly DiversityInc) Top 50 Companies for Diversity list and received a score of 100 on the Human Rights Campaign Corporate Equality Index.



Employee well-being

For nearly a decade, Humana has embraced well-being as the cornerstone of our strategy to transform the health and lives of the people we serve. Our well-being movement inspires employees in their personal well-being journeys—both inside and outside of work. We invest in empowering each employee to engage in their health, because helping people live healthier lives is part of who we are.



In recognition of our innovative well-being practices and performance results, we have been a Platinum winner of the Best Employers: Excellence in Health & Well-Being award from the National Business Group on Health for the past 9 years. We've also earned the highest award level from the American Heart Association Workplace Achievement Index for the past 7 years.



83% of employees believe that Humana is committed to creating a work environment that contributes to their health and well-being.



89% of employees believe their leader really cares about their well-being.



Refreshed company values

As our industry has evolved, so has our company, and our values reflect who we are today. While we have always been grounded in our purpose of helping people, we introduced “health first” as our evolved purpose, unifying us in our mission of providing simple, personalized and integrated care to all those we serve.

Our purpose comes alive in clear and simple values that are expressed in unique ways each day. By being caring, curious and committed, our employees reflect who we are and how we show up every day. These values, refreshed in 2023, drive behaviors that help our employees put health first for themselves, each other and the people they serve.



Caring

Caring is everything. It's who we are, it's how we work, it's the business we're in.



Curious

Because we care, we are always **curious** to learn how to better serve our members and patients, and better support our fellow associates.



Committed

With conviction to our purpose, we are **committed** to differentiate and sustain our business for the future



Culture of belonging

Through our diversity, equity and inclusion (DEI) efforts, we build and maintain a culture of belonging—one where every employee feels valued and has both the opportunities and support to reach their full potential.

When our employees feel a sense of belonging, it's easier for us to care for others through our work. And this confidence creates a ripple effect for our members, patients, partners and communities—all the way out to the healthcare system at large.

The expectations from current and future employees have never been higher for us to build and maintain a diverse, equitable and inclusive workforce. We are taking intentional steps to make progress on DEI efforts with transparent actions.



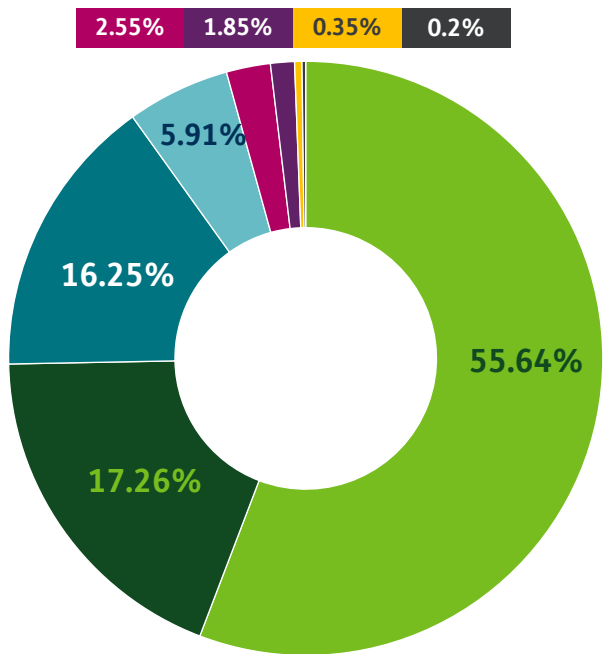
89%

of Humana employees believe that people in their department/team demonstrate cultural awareness and respect for individual differences.



Employee demographics and representation

We leverage our talent and HR system to obtain voluntarily self-disclosed demographic information of our employees, allowing us to provide transparent disclosures. The information below represents our Humana Inc. workforce demographics as of Dec. 31, 2023.



- White
- Black/African American
- Hispanic/Latino
- Asian
- Two or more
- Did not disclose
- American Indian or Alaskan Native
- Native Hawaiian or other Pacific Islander

BIPOC comprise:

42% of employees
32% of management
21% of senior leaders

Women comprise:

75% of employees
76% of management
49% of senior leaders

Management includes: Supervisor, Manager and Associate Director
Senior leaders includes: Principal, Fellow, Director, Vice President, Associate/Market Vice President, Senior Vice President, Segment President, Chief and CEO. (Note: BIPOC collectively includes employees who identify as Black, Indigenous, and/or a person of color.)

Veteran employees: 2,020

Employees with disabilities: 760

LGBTQ+ employees: 1,168



Equitable exits in leadership representation

	BIPOC	Women
Director equivalent +	1.8%	2.3%
Associate Director and Lead	0.5%	-4.5%

Negative, plum numbers show greater than expected loss. Positive, green numbers show greater than expected retention, based on representation.



Workforce representation in leadership

Director equivalent +



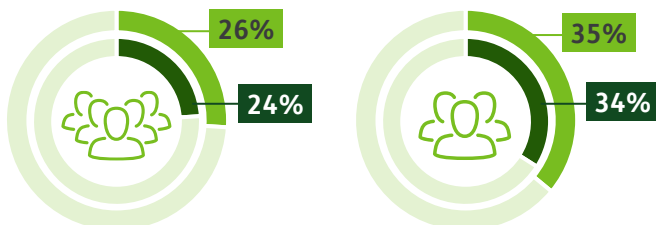
BIPOC

22%

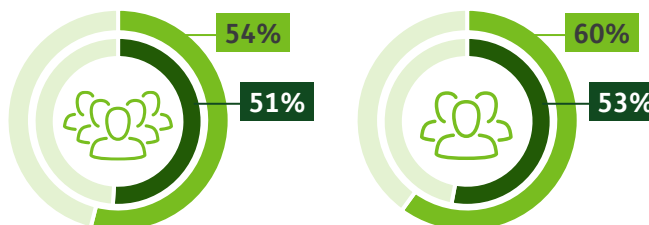
representing 2% increase from prior year

Leadership representation in hiring and promotions

BIPOC ■ 2022 ■ 2023



Women ■ 2022 ■ 2023



Director equivalent +

Associate Director and Lead

Director equivalent +

Associate Director and Lead

Self-ID

Through our self-identification campaigns and throughout the year, we continue building on our culture of belonging. Each year, we encourage all of Humana to voluntarily tell us about aspects of their identity so that we have a more complete picture of our diverse workforce, understand their experience and can care for their unique needs. This creates a culture where all employees can feel seen, respected and valued.

Voluntary turnover rate

Our culture is further reinforced by our voluntary turnover rate (VTR), which we believe is an important indicator of workforce satisfaction as our employees continue to choose us over other opportunities. During 2023, our VTR was **13.4%**, representing a **decrease** from 17% in 2022. We measure VTR using data generated via Workday and include any full or part-time, regular employees who left voluntarily during each year; contractors and variable staffing pool are excluded, as are employees resulting from 2023 acquisitions not yet transitioned to Humana's Workday system at year-end.





Attracting diverse talent

Our commitment to attracting diverse talent is deeply rooted in our vision for a more inclusive and equitable healthcare landscape. We recognize that the strength of our workforce lies in its diversity, and it is through this diversity that we embrace a wide range of perspectives, lived experiences and talents that drive innovation and quality care for our members and patients.

Our approach to hiring diverse talent not only aims to create an environment where individuals from all backgrounds feel valued, heard and empowered to grow, but also ensures that our organization reflects the communities we serve.

That's why our employment and hiring policies prohibit discrimination against anyone due to factors like race, color, religion, sex, sexual orientation, gender identity, national origin, age, marital status, genetic information, disability or protected veteran status. We also take affirmative action to employ and advance all qualified persons, and to base all employment decisions on valid job requirements.

As a proud supplier to the U.S. government, it is important that we always provide Equal Employment Opportunity (EEO) to every applicant and employee, and we eliminate any potential discrimination in human resource policies and practices. Our deep commitment to these ideals predates our government supplier status and will endure as long as we're a company. Find more information in our [EEO-1 report](#).

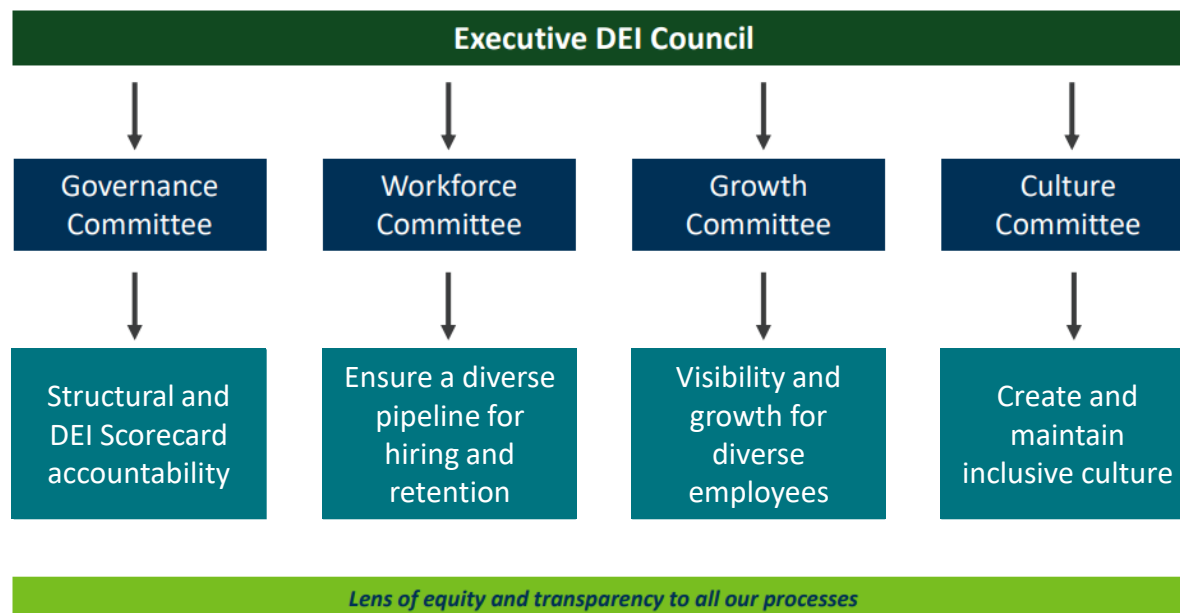




Executive DEI Council

Our Executive DEI Council integrates inclusion, diversity and equity into the fabric of our organization from the top down. The Council's mission is to drive hiring, development, promotion and retention of our diverse workforce and to advocate for our diverse employees. The group reflects the diversity of our employees and the communities we serve and includes rotating service terms to ensure we empower the employee voice and increase diverse points of view from all levels of the organization.

Made up of a range of leadership levels, the Council includes 4 distinct committees to support strategic objectives directly linked to our annual DEI measures. The initiatives supported have a direct impact on outcomes and are a critical lever for moving work forward.



Among other initiatives, in 2023 the Executive DEI Council:

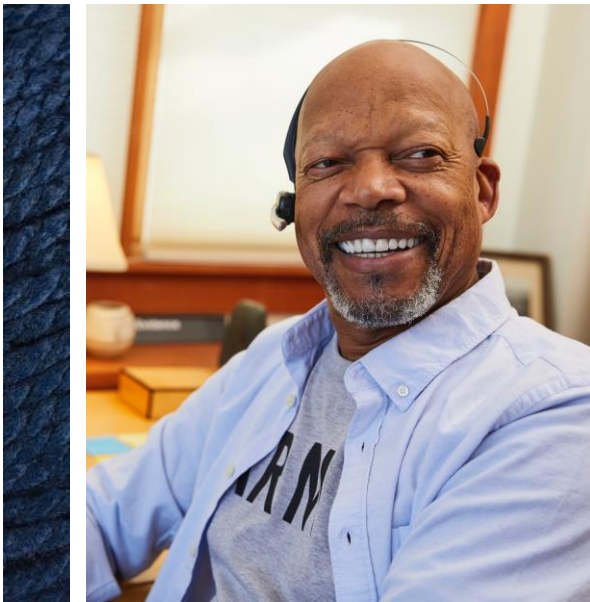
- Adopted a skills-based hiring approach to increase representation of diverse talent
- Designed immersive leader experiences to mitigate bias and increase accountability
- Expanded cultural competency training to all people leaders organization wide
- Worked with enterprise partners to expand self-identification categories and subcategories—like race, gender and sexual identity—in Workday for associates



Disability Hiring Initiative, Mature Workers Initiative, and Veterans Hiring Initiative

Through our [Disability Hiring Program](#), [Mature Workers Initiative](#), and [Veterans Hiring Initiative](#), we connect with a wide array of recruitment sources to create pathways for diverse professionals to join Humana. These intentional recruitment initiatives accelerate diversity within our organization and give us a competitive advantage to meet the needs of our members.

In partnership with Humana's veteran recruitment team, the [SALUTE Network Resource Group \(NRG\)](#) developed a range of veteran- and military-focused resources for career advancement. With an understanding that the transition to civilian work may be complicated and present a range of challenges, SALUTE NRG holds quarterly virtual sessions focused on easing the transition from military to corporate culture to increase veteran success at Humana.



In support of career advancement for employees living with disabilities, [ACCESS NRG](#) has held webinars to share information on seeking career opportunities with or without disclosure of disabilities. ACCESS NRG also routinely assists individuals with the process of making requests to their leaders for assistive devices/technologies and other accommodations to enhance their ability to complete work tasks that may be complicated by their disability.

We are proud to be recognized for our commitment to diverse hiring:



- [2023 Military Friendly® Employer – Gold Status](#)
- [Military Times 2023 Best for Vets Employer](#)
- [2023 Disability:IN Best Place to Work for Disability Inclusion](#)



Partnership with HBCUs, HSIs and the “Divine Nine”

We recruit professionals from organizations across the country that share our commitment to diversity, including national partnerships with Historically Black Colleges and Universities (HBCUs), the Divine Nine historically Black fraternities and sororities, Hispanic-Serving Institutions (HSIs) and professional associations supporting people from diverse backgrounds. We want diverse students and professionals alike to know that Humana is a place where they can thrive and build their career.



Awards and recognition

Our vibrant, diverse employee population is one of our greatest strengths. There will always be work ahead to maintain that vibrancy and diversity, but we’re proud of what we’ve accomplished so far. In 2023, Humana earned the No. 10 spot on the 2023 Fair360 (formerly DiversityInc) Top 50 Companies for Diversity. We also received the following specialty designations:



5th on Fair360’s 2023 list of Top Companies for Philanthropy



6th on Fair360's 2023 list of Top Companies for Talent Acquisition for Women of Color



7th on Fair360's 2023 list of Top Companies for LGBTQ Employees



8th on Fair360's 2023 list of Top Companies for Black Executives



Network Resource Groups

Our 10 Network Resource Groups provide personal, experience-based forums for exchanging ideas, building community and driving measurable business outcomes through NRG members' unique perspectives. Approximately **25% of our employees participate in at least 1 of our 10 NRGs**. With their support and allyship, we have a robust calendar of programming and continuous learning opportunities to gain awareness of different cultures and perspectives throughout the year.

In 2023, CenterWell employees were integrated and onboarded to the NRGs, bringing more voices and perspectives to our NRG experience and deepening our culture of inclusion of belonging.

Our NRGs also play a large role in developing and nurturing leadership skills for our diverse workforce. Each NRG has a designated leadership team with roles ranging from president to well-being leads and project managers. Employees who become part of those leadership teams not only gain valuable leadership experience but also exposure to a broader organizational network, opening doors to mentorship and career advancement opportunities.





Here are a few of the ways our NRGs have helped put health first for our patients, members, employees and communities in 2023:



Members of our Native American and Indigenous (NA&I) NRG were integral to helping our company understand and respect the unique cultural needs of Native populations when Humana began the process of expanding its Medicaid offerings to Oklahoma. NA&I NRG brought awareness to the company not only of historic roots of mistrust, but also the customs and cultural differences that must be observed to build meaningful relationships and trust within Indigenous communities.



Unidos NRG is committed to supporting professional development and career growth for the 16.25% of Humana employees that identify as Hispanic and/or Latinx. The NRG conducted a series of focus groups to research members' career aspirations and perceived barriers to advancement. Unidos leadership then organized learning and guest speaker sessions tailored to the feedback they received, including sessions on navigating higher education, achieving success as an adult learner, developing effective career profiles, finding new roles and opportunities within Humana and strategic self-promotion.



The Women's NRG brought the EY POWER UP Leadership Program to Humana in 2023. As part of Ernst & Young's Women. Fast forward global platform, the professional development program is designed to bring together women professionals to determine ways to enhance performance and promote career aspiration and advancement. The event featured influential women leaders from around the organization with representation from Humana's Board of Directors, human resources, insurance services, corporate functions and our primary care organization. The Women's NRG recognizes the importance of addressing gender parity within our organization and is intentional with their investments into development opportunities that amplify the work of our diverse talent strategy.



Humana NRGs



About **16,500** employees participated in at least 1 NRG during 2023.



25% of employees participated in at least 1 of our 10 employee-led NRGs.



With nearly **9,700** members, the Women's NRG is the largest.



ACCESS, disability



Caregivers



GenUs, multi-generational



HAPI, Asian and Pacific Islander



IMPACT, African-American/Black



Native American & Indigenous



Pride, LGBTQ+



SALUTE, veterans



Unidos, Hispanic



Women's



Understanding employee well-being and engagement

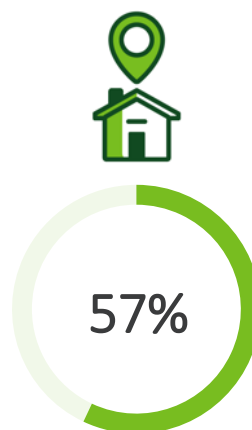
We are investing in tools that provide valuable and timely insights into how our employees feel about their overall well-being and sense of inclusion at Humana. We launched the Well-being Snapshot to help teams track how employees rate the 4 areas of well-being: purpose, health, belonging and security.

The Humana Well-being Snapshot is a picture of overall well-being as a community—a simple, comprehensive and dynamic view of employees' well-being at a particular moment in time.

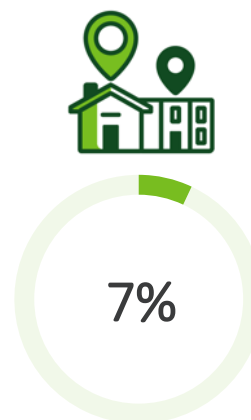
This tool provides statistics on employee goals, progress against their goals, and the Humana average in that particular area to give a holistic view of where we are doing well and where we still have opportunities to improve. Leaders can access this information at any time to check in on employees' well-being and take actions to best support them in their well-being journey.

Work styles

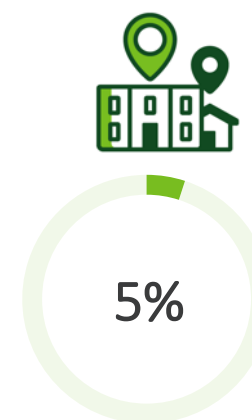
Community is a verb here, because the relationships we form will help us deliver better health outcomes for the people we so proudly serve. No matter where an employee works—from home, from the field, from our offices, or from somewhere in between—they'll feel welcome here. We embrace flexibility because we know that managing life's competing demands are essential to your well-being. We're proud to offer various workstyles to accommodate a variety of needs.



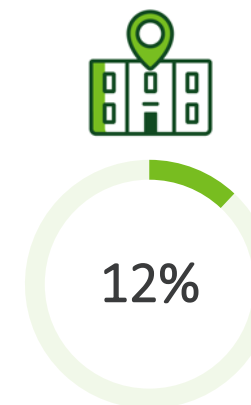
work at home



have a hybrid home work style



have a hybrid office work style



work in the office



work in the field



Compensation and benefits

To us, compelling compensation and benefit offerings are about more than attracting and retaining talent. They're about empowering employees to thrive by living meaningful, healthy and financially secure lives—inspiring and enabling them to deliver on our purpose to put health first.

Competitive benefits packages are centered on what employees need and want, and our well-being movement motivates employees to reach their health goals. Our career framework is designed to make it easier for employees to grow, develop, and pursue career opportunities across the enterprise. We're constantly evolving and reimagining our offerings to adapt to the ever-changing needs of employees.





While our programs vary by location, employee type and business, they generally include:



Financial

- Competitive base pay, with additional incentive, supplemental and/or recognition pay
- 401(k) retirement savings plan with company match program
- Health savings account (HSA) and flexible savings account (FSA) contributions
- Life insurance
- Short- and long-term disability insurance
- Tuition assistance program
- Paid internships
- Comprehensive financial well-being programs and support, including an employer-sponsored personal emergency savings account with matching funds from Humana
- Charitable gift matching program

Health

- Medical, dental and vision benefits
- Supplemental health benefits
- Long-term care insurance
- Whole-person well-being rewards programs and platform
- Incentives for engaging in well-being programs
- On-site health and fitness centers
- On-site health screenings and vaccinations
- Weekly paid well-being time
- On-demand fitness classes, nutritional education through teaching kitchens and digital coaching apps

Life

- Paid time off, paid holidays, paid volunteer time off and jury duty pay
- Adoption assistance
- Paid parental leave program (6 weeks)
- Paid caregiver time off program (2 weeks)
- Nursing moms program with on-site lactation rooms
- Mental health support, including our robust Employee Assistance Program and Work Life Services
- Employee discount programs and services
- Helping Hands program
- Transit services

Learning and development

- Diversity, equity and inclusion training
- Internal and external learning events
- Access to degree and certification programs with tuition assistance



We recognize the impact of major life events on the lives of our employees, and we're committed to providing contemporary benefits and well-being programs that encourage our employees to embrace life outside of work—like our paid parental leave program. We know that as families grow, welcoming and bonding with a newly arriving child is a critical and precious time, important to the well-being of the child and parents alike. To support and simplify these moments for our employees, our parental leave program allows eligible employees paid time away from work to bond with their newly born, adopted or fostered child. Supporting parents allows our employees to have more balance in their life and ensures their families can thrive.





Pay transparency and pay equity

Humana has been on a pay transparency journey that extends beyond legal compliance to leverage the advantages it offers to our employees, candidates and the organization as a whole. A critical step in this journey has been educating our employees to enhance their awareness and understanding of our pay philosophy and practices. In 2024, we plan to further advance pay transparency by publishing pay ranges on all job postings. This proactive approach underscores our commitment to pay equity while remaining competitive with the market.

We firmly believe in fostering a fair and inclusive work environment—one where all employees receive equitable pay for their contributions. Each year, we conduct a comprehensive pay equity/gap analysis to identify and address potential pay disparities between employees performing similar work in similar capacities.



Additional actions include:

- Educating our leaders to make pay decisions that are free from bias and driven by legitimate factors such as job level and geography
- Increasing transparency around our compensation philosophy and pay practices, ensuring employees understand how pay decisions are made and the factors that are taken into consideration
- Refraining from asking candidates about salary history during the hiring process to avoid bias in offers
- Regularly benchmarking our pay to the external market where we compete for talent to ensure our pay remains competitive
- Adhering to established salary ranges, thereby minimizing the risk of potential pay gaps

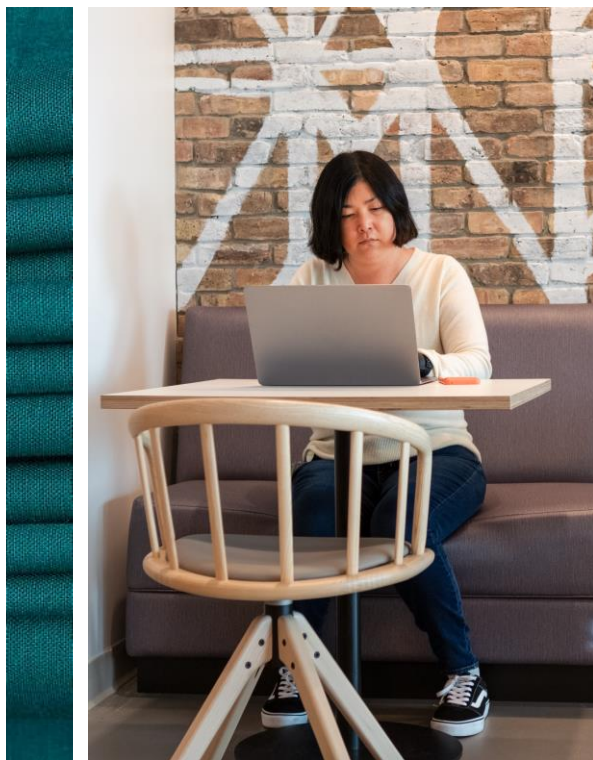
Our commitment to pay equity is an integral part of our business strategy and values. This ongoing commitment is just one way we foster a culture of inclusivity and belonging at Humana.



Employee feedback

Paramount in our ability to live our values and put health first is hearing directly from our employees about their experiences. We know that only with transparent, honest feedback can we make Humana a great place to work for everyone and be able to succeed in our mission to help our members and patients.

Employee surveys and continuous listening campaigns allow us to gain an understanding of what our employees need for a better work-life balance. Employee feedback led to the creation and implementation of robust financial education guidance and the launch of a new **emergency savings program launched in August 2023, which more than 70% of employees utilized**, with Humana's account funding contribution of **\$10 million including \$3.6 million in enrollment bonus contributions**.



In 2023, all employees were encouraged to complete our Associate Experience Survey, a confidential assessment covering 18 dimensions that align to Humana's strategy and employee engagement. The greatest value from the survey comes from teams discussing their results and determining the actions they will take to improve their experience.

We saw high participation, with **74% of employees completing the survey**. While we would have liked to see our overall engagement score increase from the previous survey, we landed at **85% favorable this year**, down from 91% favorable in 2021, when we last conducted the survey. In assessing these results it's important to recognize that since 2021 we experienced dramatic scale and pace of change within our organization—notably the addition of CenterWell Home Health employees and others who joined our workforce following acquisitions. Given these events, along with the significant amount of transformation our Company experienced leading up to our survey, it is understandable that these changes measurably impacted our employee experience. It is also consistent with the feedback we've received from teammates. The message from our employees was clear and ultimately drove our need to unify under a greater purpose and refresh our company values.

While candid feedback isn't always easy to hear, at Humana, we know it's essential to creating a better culture for our teammates, so they can live healthier lives and support our customers—who too need us. Together, we reflected on what's important and how we can continue to evolve as an organization, and we look forward to seeing how this drives our future success.



Survey results of Humana employees

82% would recommend Humana as a great place to work.

85% are proud to work for Humana.

85% believe that in their organization, everyone has an equal chance to be successful regardless of individual differences (age, gender, ethnicity/race, religion, etc.).

89% believe that the work they do at Humana is meaningful to them.

86% intend to stay with Humana for at least the next 12 months.

84% believe they have the flexibility they need to manage their work and personal needs.

83% believe their job makes good use of their talents, skills and abilities.



Professional development

We recognize that one of our greatest assets is our caring and curious employees. We strive to provide a culture that fosters professional development and nurtures the skills, knowledge and expertise of our workforce, while also providing new opportunities for growth. Investing in our employees not only empowers them, but also enhances the quality of care that we aim to provide for our members and patients.

Our leaders also perform regular performance evaluations of their direct reports through our mid-year check-in and annual performance review processes. The mid-year check-in offers leaders and their employees an opportunity to align on goal expectations and support professional development needs for success during the remainder of the year. The annual performance review, which applies to all of Humana's permanent employees, allows for a formal, robust conversation between leaders and employees to enhance performance, engagement and professional growth.



During 2023, 100% of eligible Humana employees received an annual performance review.



74% were female employees.



26% were male employees.



3.5% included senior leaders (senior leaders: Principal, Fellow, Director, Vice President, Associate/Market Vice President, Senior Vice President, Segment President, Chief and CEO).



8% included management (management: Supervisor, Manager and Associate Director).



88% included all other employee roles.

Enterprise learning and development

In 2023, as part of our commitment to professional development, we made enhancements to our technology platforms dedicated to employee growth. Our Career Hub offers employees a centralized way to build their skills and careers with personalized, AI-driven recommendations for jobs, informal networking, goal development and mentors—all in one accessible place. We also expanded access to our third-party content learning platform allowing all employees to explore, assess, learn and practice new skills.



78% of employees believe Humana provides them with the opportunity for growth and development.



\$193 spent per active full-time employee for learning and development



49 hours spent in learning and development activities on average per active full-time employee

50 hours on average per active full-time female employee

46 hours on average per active full-time male employee

19 hours on average per active full-time executive management employee

16 hours on average per active full-time senior management employee

20 hours on average per active full-time management employee

20 hours on average per active full-time professional employee

37 hours on average per active full-time support and technical employee

86 hours on average per active full-time contingent employee

143K total hours people leaders spent in learning and development

17K+ learning and development hours for people leaders related to leadership development content



Leader development

Our commitment to cultivating exceptional leaders is underpinned by our dedication to our diversity, equity and inclusion efforts. At Humana, we believe that fostering leadership excellence is connected to championing diversity and inclusion in all aspects of our organization. Here are a few of the ways we're investing in diverse leader development:



Cultural competency development: We prioritize continuous growth in cross-cultural awareness, knowledge, skills and behaviors among our leaders. Ranging from 2 to 4 hours per year, all Humana leaders are asked to take time to develop their personal knowledge and skills focused on cultural competency so that they can lead inclusively. By setting the standards and acting according to Humana's values, we can set the stage for a more inclusive culture—inside and outside our walls.
Approximately 96% of our senior leaders in roles of vice president and above completed cultural competency professional development as of Dec. 31, 2023.



DEI learning days: Through our DEI learning days, held quarterly, both employees and leaders can learn and grow together through various topics, then take the knowledge they gain and apply it throughout their organizations. Topics covered in 2023 included health literacy, bias in data use, psychological safety, inclusive language, and equitable talent and performance practices.



Field hours training: To help build an understanding of the unique and evolving needs of our customers, all Humana leaders are asked to complete between 2 and 8 hours of development to mature and deepen our consumer-centric culture.



Transformational Leadership for Multicultural Women: In partnership with Blue Circle Leadership, we engaged in a multicultural women's leadership program for the 4th year in a row. The high-touch, interactive, virtual program is designed for highly aspirational multicultural women leaders to expand their leadership skills, build a strategic network and navigate career growth through their unique perspectives.



Leader Standard: The Leader Standard serves as a guide for all Humana's leaders to help them understand the behaviors, mindsets and skills needed to be a successful leader. This 2-part framework features the Leader Fundamentals (foundational capabilities that might be expected of leaders at any organization) and the Leader Differentiators (5 mindsets—inclusive, agile, digital, driven and customer-centric—connected to Humana's strategy and fueled by a growth mindset).



Mentoring

The Humana Mentoring Program allows employees to learn from one another, maintain a caring professional community and reinforce a culture of learning. The program creates a time-bound, mutually beneficial learning partnership that provides opportunities to share skills, experiences and expertise. Through this, mentees gain critical skills, address development objectives and forge a path toward leadership. The program reflects Humana's culture of inclusion in which we support skill development, expand professional opportunities and encourage every employee's success.



Over **5,800** employees engaged in active mentoring relationships



Education support service

Through our partnership with Guild Education, we are supporting accelerated growth and development across the enterprise, especially with our diverse, female and clinical employees. Through Guild Education, Humana pays employee education expenses directly to the school up to the annual maximum, meaning no out-of-pocket expenses and no waiting for reimbursement for employees. Additionally, we pay 100% of tuition for select programs—including registered nurse to Bachelor of Science in Nursing (RN to BSN) programs—and select bootcamps and certifications. The program covers employee certificates, certifications, and undergraduate and master's degree programs, and are all online classes with flexible start dates.



Nearly **\$16 million** in tuition and education support



9% of eligible employees enrolled in a Guild Education program

- 157 Humana nurses enrolled in an RN-BSN program
- 9% of eligible female employees enrolled in a Guild Education program
- 10% of eligible BIPOC employees enrolled in a Guild Education program



Workforce

From nurses and physicians on the front lines of care for our members and patients, to analytics experts connecting us to them in new ways, to social workers promoting their well-being and customer care employees guiding them on their healthcare journey—each of us makes a real impact.

In any role, our employees contribute to our ambition to ensure personal, guided, comprehensive care reaches the people who need it most.

Clinical careers

CenterWell's skilled clinicians deliver personalized, comprehensive care to patients and members. Whether caring for people at home, in one of our **nearly 300 senior primary care centers**, or through our pharmacy services, every teammate is dedicated to building relationships and delivering holistic care that supports each patient fully.

Our teammates help people lead happier, healthier lives, which is why we focus on and invest in growing our clinical workforce and capacity to serve even more members and patients. We continue to pursue strategies to drive best-in-class recruiting and retention of clinicians across all areas of CenterWell. By growing our clinical workforce, we will drive healthcare transformation and advance our integrated senior care strategy.

We see and value the unique skills clinicians bring to CenterWell's growing, cross-disciplinary care teams, and are proud to offer flexible, industry-competitive benefits and wages to surround teammates with support. Every employee's financial, professional and personal growth is valued, which is why we encourage employees to take advantage of benefits to build a professional path where they can learn and thrive. We want clinicians to have a seat at the table to shape our business and influence decisions to define the future of care and clinical innovation.

In 2023 we employed over **14,000 clinicians** across our CenterWell operations, including physicians, nurses, pharmacists, therapists, care managers and other healthcare support teammates.



6,020 nurses



69 care managers



4,567 therapists
(occupational,
physical, speech)



584 physicians



1,249 pharmacists



287 social workers



1,208 medical
assistants/aides



48 radiologists



Careers in technology and analytics

As technology continues to transform the healthcare industry, our Information Technology (IT) team plays a critical role in delivering on our company's strategy. Through our human-centered approach to healthcare, our technology and data-driven solutions are designed to make the healthcare experience seamless and easy for our members and patients. Our IT organization is at the core of our efforts to prioritize health first through the power of innovation.

Within the IT organization, we cultivate a diverse and inclusive culture that places a significant emphasis on recognition and belonging. IT regularly celebrates and recognizes employees who are leading by example, innovating and empowering others through our Apex and Star awards.

Our early careers and internship programs work to support the next generation of technologists, and the Women in Tech program—a sub-chapter of Humana's Women's NRG—supports women across Humana with varied skillsets and degrees of technology. These programs provide resources, networking opportunities and career development to help lead the way in our integrated care evolution.

Students and professional programs

We offer internships, residencies, professional rotation programs and full-time roles to undergraduate and graduate students. We don't want our candidates or employees to settle for a one-size-fits-all experience.



Undergraduate students

At Humana, our goal is to align students with a meaningful opportunity that matches their passion. Our undergraduate internship programs are designed as the first step in potentially joining our team in a full-time role. These programs provide opportunities to do meaningful work that positively impacts our business and their future career journey. Not only do we provide competitive pay, but we also provide fully furnished housing for non-local students and social activities throughout the summer intern program.



Graduate students

Our graduate programs are geared toward top-tier, graduate-level talent. We offer 12-week summer internships, a full-time rotational program and full-time opportunities across the enterprise for recent graduates. Engaging with students from across the country, we place them into roles where they can utilize diverse thinking and unique skill sets throughout our organization.

Humana employees give back

Well-being is at the center of everything we do. Volunteering and acts of kindness create a double benefit: As we help members of our communities thrive, we create purpose and meaning in our own lives, which contributes to our well-being. When employees share their time, talents, skills and knowledge, they help others prosper and experience a greater sense of connectedness.

That's why we're always working to make volunteering easy and enriching, which can help strengthen employees' sense of purpose and belonging. We provide employees with guidance, ideas and resources around ways to volunteer and perform acts of kindness, whether virtually or in-person, individually or alongside teammates and friends—and we give employees paid volunteer time off every year to give back to their communities.



Over **281,000** volunteer hours tracked by almost 21,000 Humana employees



Over **7,000** acts of kindness reported via our giving and volunteering platform, Humana Together



Nearly **124,000** total VTO hours used by more than 16,700 Humana employees



\$8.9 million of in-kind volunteer time Humana employees have provided to communities





Dollars for Difference program

Piloted in 2022, with an official program launch in 2023, our Dollars for Difference initiative with the Humana Foundation rewards employees for volunteering in their community and makes their impact go even further. For every hour of volunteer time tracked by Humana employees, they receive \$10 in their Humana Together giving account to be used to donate to eligible nonprofits of their choice.



Nearly **\$400,000** distributed to nonprofits through the Dollars for Difference program



100 Day Dash

The 100 Day Dash celebrated its 12th year in 2023 and is Humana's largest belonging event, uniting us to build confidence in ourselves, support others and give back to the communities we serve. It's designed to help employees reach their personal well-being goals—whether that means more daily activity, stronger connections to others or being part of something meaningful. More than anything, the Dash is a 3-month celebration that strengthens our bond as a community and provides employees an opportunity to encourage one another along the way.

In 2023, our final step count for the 100 Day Dash was **13.6 billion**. **That's about 6 million miles**. This is the result of the efforts of more than **20,000 employees** stepping their way through the 100 days. With an alternative participation program offered for those with a physical disability or medical condition that keeps one from walking or running, the Dash is truly for everyone. The Humana Foundation, in partnership with the Dash Team, **donated \$16,000 to Meals on Wheels** as part of the Dashing with Purpose component of our event.



More than **7,000** 100 Day Dash participants qualified for the seeded donations by exceeding last year's steps or exceeding 500,000 steps for the first time.



Each employee's giving account was seeded with \$10, and of the amount awarded, almost **\$35,000** was redeemed.



Our impact platform

For each community





Our impact platform

For each community

Our commitment is not only to our members, patients and employees, but also to the health of the communities we so proudly serve. We prioritize the well-being of our communities by expanding access and quality of care through intentional and targeted health equity advancements that help address barriers to healthy living, and we are supported by the impactful work of the Humana Foundation. With our employee population spanning across the U.S. and certain U.S. territories, we are the communities we serve. That's especially true in our Miami, San Antonio, and Louisville, Kentucky, locations, where collectively over 9,500 of our employees reside, helping to create economic value in those areas in addition to our philanthropic endeavors.

From working with partners who serve military families and veterans, to sponsoring events like the National Senior Games and the National Mall of Pickleball that support active aging—we're always looking to help diverse populations live their healthiest lives.

When our communities thrive and can focus on their health first, we know that our mission is making a meaningful impact. We remain steadfast in our dedication to serving and supporting them.



Key things to know



Collaboration across the organization was stronger than ever, integrating work between Medicaid, Health Equity & Social Impact (HESI) and the Humana Foundation to drive impact in our communities.



The Humana Foundation announced their new strategy to advance health equity with a focus on creating healthy emotional connections and shaping a healthy approach to nutrition for seniors, veterans and school-aged children.



Our sponsorship of various pickleball events and associations helps provide the senior community with an opportunity for social engagement and physical activity in their communities.



Humana is deepening its understanding of barriers to health equity through research-based insights and expanded population health analytics capabilities. We continue to operationalize our health equity efforts across the business through new initiatives, tools and community-based partnerships that build on these insights so that our members, patients and communities of all backgrounds can achieve best health outcomes possible.

—J. Nwando Olayiwola, MD, MPH, Chief Health Equity Officer



OUR IMPACT PLATFORM: FOR EACH COMMUNITY



Health equity

We are dedicated to improving the health of every person we serve. Building trust and taking care of people has always been core to our company’s values, purpose and mission; for our members and patients to achieve their full health potential, we recognize that avoidable, unjust and unfair barriers must be eliminated. We’re committed to ensuring that everyone—regardless of their background or circumstances—has equal access to high-quality and efficient healthcare services.

Through innovative initiatives like Humana Community Navigator and collaborative partnerships and investments in our communities, we are actively working to create a more equitable healthcare landscape. This helps make a difference in the lives of our members, patients, employees and communities so that they can prioritize their health.

By focusing on health equity, we work to bridge the gaps that have historically hindered access to and quality of care, while enabling our members and patients to receive the care they need, when and where they need it.

Key things to know

- We expanded access to Humana Community Navigator with more access points for providers and members.
- Humana employees are able to access training and enterprise-wide programming with focuses on cultural humility, implicit bias and health literacy.
- In 2023, Humana Healthy Horizons contributed \$10 million in community investments to support and fund equity-focused programs and community organizations.

Reducing barriers to health

Ensuring equitable access to care is essential to our mission because we understand that it's vital for achieving positive health outcomes. By creating environments that remove barriers to health and address health-related social needs, we can ensure our members receive access to the care they need to live healthy lives and reach their full potential.



Humana Community Navigator

Humana Community Navigator, powered by findhelp, acts as an active directory of resources for all our Medicare Advantage members across the U.S. and Medicaid members in select states. Resources are filtered by ZIP code to immediately connect members to community resources available near them. All programs listed on Humana Community Navigator are free, reduced or on a sliding scale.

Nearly 282,000 referrals were made within the Humana Community Navigator in 2023, as well as:



Over **80,850** unique members who received a referral



More than **1,500** employees made referrals to members



Over **7,300** distinct community site users



Nearly **4 million** searches made, including staff site searches and community searches



Over **73,600** site users assisted by Humana employees

Beyond expansion, we're also focused on data utilization and automation within Humana Community Navigator. These efforts will allow us to not only identify health-related social needs, but also seamlessly connect each person to targeted interventions and referrals in a timely and tailored manner.

Virtual care and social needs navigation pilot

Care navigation can be a challenge for older adults. In 2023, we launched a virtual care and social needs pilot in Michigan for our Dual Eligible Special Needs Plan members who have chronic conditions. For these members, we provided support for navigating care and addressing their health-related social needs. Nearly **900 member needs were identified and addressed**—an average of **2.4 needs per person**—with care and coverage, transportation, and food insecurity being the most prevalent.

The program provides a telephonic personal assistant to work with members and develop to-do lists of aging needs, and then works through those needs with weekly check-ins. For example, through the pilot, **92% of members with an open Annual Wellness Visit gap agreed to schedule an appointment** with their primary care physician to address it.

We exceeded activation expectations, and we see a strong potential with this program to be able to deliver support that helps address health-related social needs. We're pleased to say that **11% of members enrolled in the program remain engaged**.



Improving quality of care

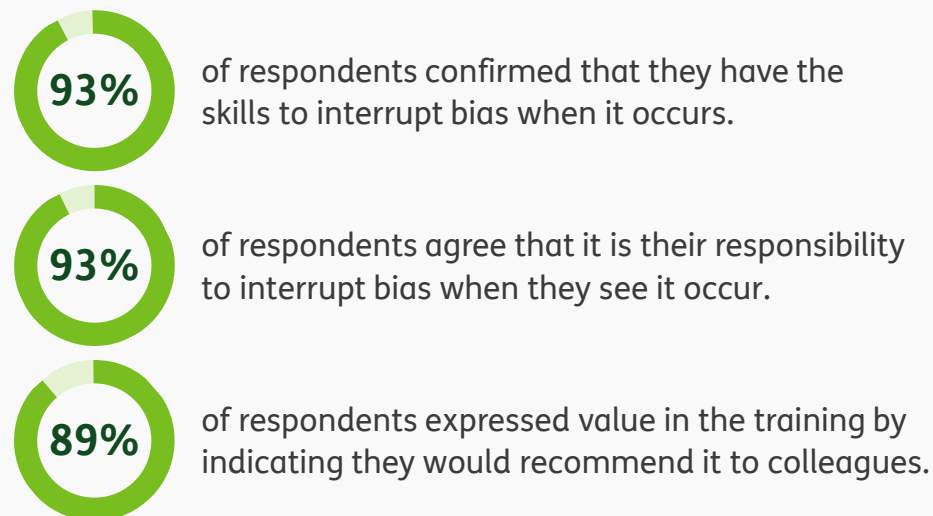
We understand that healthcare is not just about access, but also about receiving high-quality care that meets the needs of individuals. Driving toward this understanding, we have implemented a multifaceted approach that includes employee training programs and innovative training pilots with partners across our organization.

Engaging our employees

Infusing cultural empathy into the work of our employees is one of the ways we can continue to expand on the quality of care we provide for our members and patients. In partnership with the Medicaid Learning and Talent Development team, our HESI team launched a health literacy training program, available to all employees. The training, which educates employees on what health literacy is, why it's important, how challenges might present and what tools and techniques to use to support members and patients.

Launched in September 2023 to increase awareness of unconscious bias and provide tools to address it, the Medicaid Centralized Learning Design, Medicaid Population Health, and HESI teams partnered in a cultural humility and implicit bias curriculum pilot in Ohio for member-facing employees. After seeing success of the program in 2023, training will be expanded to all other Medicaid markets in 2024.

More than 140 Humana Healthy Horizons employees in Ohio participated and **86%** then responded to a post-training survey. Results from the survey showed:



In Louisiana, Humana Healthy Horizons partnered with Rhodes College Institute for Health Equity and Community Justice to develop anti-bias training for employees and Medicaid providers in Louisiana. The training builds the knowledge and skills necessary to objectively understand what social determinants of health are, how health disparities came to be and how to recognize implicit bias. The training takes a holistic approach with regionalized information to better understand the specific market. This work helps us get to the root causes of health disparities and will eventually help us turn the tide toward more culturally responsive care.

Measurement and data capabilities

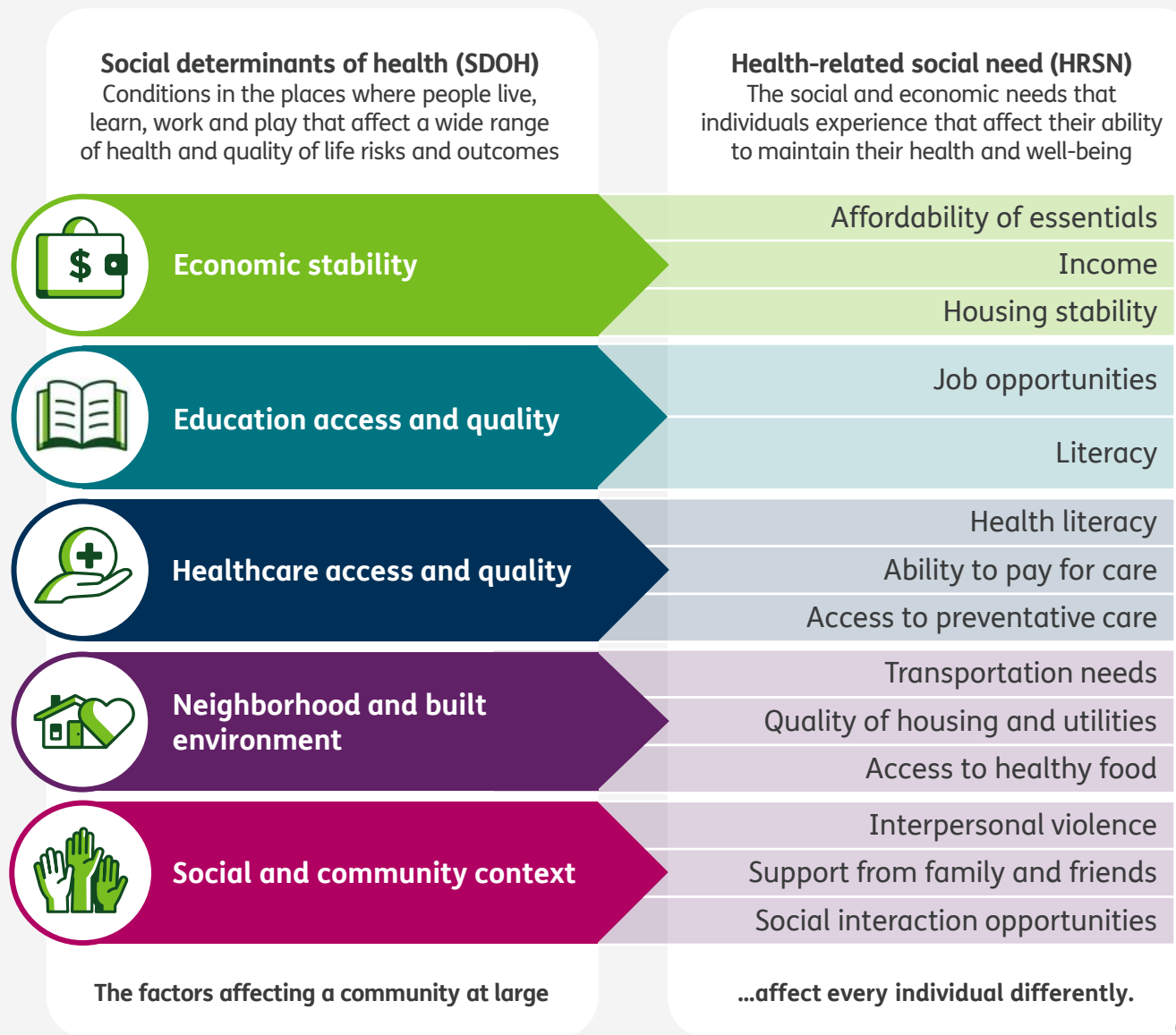
Our commitment to health equity and whole-person health has guided investments in an advanced data ecosystem to understand our members' social and structural barriers to health and an infrastructure to facilitate personalized outreach and care. This data-driven approach ensures that our strategy is transparent, measured and effective.

Our Population Health Analytics Suite (PHAS), an innovative informatics tool, allows employees to see de-identified, population-level data that measures our progress in offering meaningful interventions for those who screen positive for various health-related social needs (HRSNs). PHAS' hot-spotting capabilities also allow clinical and population health teams to identify opportunities to improve health and reduce disparities at a hyper-local level.

The tools' capabilities continue to allow for strategic advancement in both identifying and addressing HRSNs and social determinants of health (SDOH).

In 2023, **over 1.8 million members** across Medicare Advantage, Medicaid and commercial plans **were screened for social needs including 26% of our Medicare Advantage members** being screened for health-related social needs.

What's the difference between SDOH and HRSN?





Driving impact through community partnerships and investments

Creating partnerships inside and outside our organization helps us amplify and scale our ability to drive impact and deliver better outcomes for our members, patients, employees and communities—ultimately improving access to and quality of care. Through these partnerships, we work to address the social, behavioral, physical and economic circumstances that stand in the way of achieving full health.



Affordable housing investments

We recognize that housing stability is a key social determinant, and that housing quality has a direct impact on health. That's why we're committed to increasing the supply of affordable housing and support for vulnerable populations in the communities we serve. Helping people gain access to safe, quality places to live provides stability they need to prioritize their health.

Our national housing strategy is focused on 3 key areas:

- Housing stability and homelessness prevention
- Stabilizing individuals with significant health risks with incremental clinical support
- Strategic investments to increase community capacity

In support of our ongoing national commitments to improve housing stability for vulnerable members and communities, in April 2023, we announced an additional \$40 million commitment to increase the supply of affordable housing, bringing our total housing commitment to \$90 million. The additional funds helped increase the scope of our program to include additional properties nationwide in Arizona, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Michigan, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington and Wisconsin.



CenterWell Home Health food fundraising drive

To help fight food insecurity in the communities they serve, CenterWell Home Health hosted their 19th annual Food & Fund Drive in 2023 and supplied more than a quarter-million meals to people across the country. The **Humana Foundation also contributed \$15,000** in cash to the campaign.

HESI mini-grants

In April 2023, HESI announced their mini-grant cycle to support and advance health equity-related programming in community-based organizations across the nation. Through the funding released in April, September and December, **39 national community-based organizations were funded in 2023.**



Thomas Jefferson University

In March 2023, we announced an endowed and immediate-use gift of \$15 million to Thomas Jefferson University to advance community health and health equity and to support Jefferson's population health efforts.

Included in the commitment, **\$3 million is assigned to the Humana Insights for Action Fund**, which was created in support of the Jefferson Collaborative for Health Equity. The program will fund and deploy data analytics, advance research to expand focused interventions, narrow health disparities and improve access to care for patients. It will also enhance community engagement activities and access to health resources in underserved populations alongside other key partners.

\$12 million of this gift was allocated to the endowment of 3 professorships focused on population health and advancing health equity in the region.

Humana Healthy Horizons community investments

Volunteers of America

Humana Healthy Horizons partnered with Volunteers of America to scale Family Focused Recovery (FFR) programs across the country. FFR is one of the few programs in the country that combines intensive addiction treatment, behavioral health treatment services, and family support to address underlying concerns that inhibit physical, mental and behavioral health. Additionally, these programs prevent family separation, provide prolonged care and support for mothers and infants, reduce the risk of relapse, and lead to fewer neonatal abstinence syndrome and NICU births. Humana is working with Volunteers of America to scale this program from Kentucky, where we saw early success in the program, to Ohio, Oklahoma, Louisiana, Georgia and beyond.

Maternal outcomes in Kentucky

According to the Centers for Disease Control ([CDC](#)), Black women have a 2.9 times higher maternal mortality rate in the U.S. compared to white women. To improve maternal health outcomes in Louisville, Kentucky, **Humana Healthy Horizons in Kentucky announced grants totaling \$120,000** to help remove existing barriers and improve access to quality prenatal care in Kentucky for Black moms via grants given to 3 local community-based organizations. In Louisville, transportation and access to care are specific barriers for Louisville pregnant mothers. As such, the grants released in Kentucky will help fund a maternal telehealth initiative, a maternal transportation initiative, and a cooperative to allow for community doulas, support and education.



Humana Healthy Horizons community investments

Alzheimer's Association in Florida

Forging a path to better outcomes for those impacted by Alzheimer's disease and related dementia disorders, Humana Healthy Horizons in Florida partnered with Alzheimer's Association in Florida to provide new training, education and support for everyone involved in the Alzheimer's and dementia care journey. The novel training programs developed through the Humana Healthy Horizons partnership equip all caregivers—from family to physician—with the necessary tools to identify warning signs and provide the best possible care, ultimately helping members to age in place.

Driving community impact in Louisiana

Through various partnerships across the state of Louisiana, Humana Healthy Horizons in Louisiana has partnered with organizations to help parents, families and individuals in need—including new mothers and children—by assisting with housing security, health and wellness, education, workforce development, food security and more.

Partnering with New Orleans-based Ochsner Health, we opened community health centers in rural and urban settings and **operationalized 2 mobile clinics** to provide education, connect underserved populations to resources and offer early detection through biometric and cancer screenings.





Now more than ever, military families need support, whether dealing with loneliness, food insecurity or childcare costs. We consider it an honor to partner with nonprofit organizations that care for military families wherever they are on their journey.

—Karen Moran, President,
Humana Military



OUR IMPACT PLATFORM: FOR EACH COMMUNITY



Serving veterans and military families

Our longstanding commitment to veterans, service members and their families across lines of business does not waiver. We recognize the unparalleled sacrifices made by those who have served in the armed forces and their families, and we stand by their side. Our support for this community extends across a wide spectrum: veteran-focused Humana USAA Honor plans for Medicare Advantage beneficiaries; TRICARE health program administration with the Department of Defense; extensive community partnerships with Veterans Service Organizations (VSOs); designated veterans call center; diverse hiring initiatives; and health literacy programs for veterans. Additionally, our Veteran Community Engagement Specialists located throughout the country are dedicated specifically to educating the veteran population about their health care options. These commitments and more represent our belief in honoring and supporting the veteran and military community who have dedicated themselves to safeguarding our nation. We recognize the unique needs of veterans and military families and are proud to have worked with several veteran community partners in 2023 to bring resources to veterans when and where they need them.

Key things to know

- For the first time ever, both of our veteran-focused Medicare Advantage and Medicare Advantage Part D plans are co-branded with USAA.
- We surpassed our goal of 1 million donated meals through Uniting to Combat Hunger.
- Through partnerships with VSOs—like the Veterans of Foreign Wars (VFW), DAV (Disabled American Veterans) and AMVETS—we connected with veterans across the country in need and delivered support to help address their unique social and health needs.

Breaking down barriers

We understand that access to healthcare is not only a right, but also a critical component of ensuring the well-being of those who have served, and we are dedicated to breaking down the barriers that keep veterans and their families from prioritizing their health. We believe that every veteran and military family member should have equitable access to the healthcare services they need.

By uniting with like-minded partners to combat hunger, homelessness, financial strain, transportation barriers and loneliness—all of which are risk factors to veteran suicide—we are committed to improving access to and quality of care for our nation's veterans.

In 2023, we collaborated with various VSOs and community partners on **1,440 community engagement events focused on supporting veterans.**



Social isolation and loneliness

To address social isolation and loneliness in the veteran community, our veterans team was proud to support veteran health and resource fairs to help provide the educational resources veterans need to put their health first, while also providing a place where they can come together in community.

As an official partner of the [Vietnam War Commemoration Program](#), our veterans team supports pinning ceremonies across the country to thank thousands of Vietnam War-era veterans and their families for their service. Having **supported 17 Vietnam veteran pinning ceremonies in 2023**, our team sees the honor in celebrating these veterans in a place where they can also gather to celebrate their service, commitment and camaraderie.

Homelessness and housing

We take a proactive stance against veteran homelessness by attending stand downs, where we help address the housing and healthcare needs of those who have fallen on hard times. In 2023, our veterans team participated in **77 veteran standdowns addressing veteran homelessness.**

Food insecurity

We have been working with the Veterans of Foreign Wars, a nonprofit VSO, since 2012, and we celebrated 10 years of collaboration with the organization in 2022.

Co-created with VFW to raise awareness of veteran hunger and address food insecurity in local communities, we launched the Uniting to Combat Hunger Campaign in 2018. In 2023, we surpassed our goal of 1 million meals provided, reaching more than 4.5 million total meals since the partnership's inception.

Uniting to Combat Hunger 2023 campaign:



More than **1 million** meals raised



40 states involved



Over **111,000 pounds** of food donated



More than **150** posts and auxiliaries participated



4,000 vegetable seed packets filled for victory gardens, amounting to more than **60,000 pounds** of food



Nearly **\$171,500** donated



156 food drive and distribution events



Access to food for veterans

For veterans, regular access to healthy food may mean:

- **Spending less on healthcare.** Food insecurity leads to an unhealthy diet. Having access to healthy foods can help prevent health problems from developing, which means fewer trips to the doctor.
- **Missing fewer days of work.** Healthy foods lead to healthier bodies and minds. Healthy people who thrive have fewer sick days.
- **Improving health.** Regular access to healthy foods can help decrease the risk of common health problems, such as diabetes, depression, hypertension and congestive heart failure.
- **Staying active.** Eating low-cost, filling foods that are less nutritious can impact health and energy levels. Access to nutritious food can help people feel better and stay active.

Improving access for veterans through VSOs and the VA

There is a significant knowledge gap when it comes to the general understanding of the benefits and services available to those who have served in the military, and many veterans are not accessing the financial compensation or healthcare to which they are entitled through the VA.

To eliminate these gaps for veterans, we partnered with PsychArmor, a national nonprofit and preferred training provider specializing in military culture awareness, to create an online video-based curriculum to educate veterans about Veteran Service Officers: “15 Things Veteran Service Officers Want You to Know.” Veteran Service Officers exist in communities across the country to help veterans navigate federal, state and local resources and benefits. Their services are free of charge through national nonprofit Veteran Service Organizations, like VFW, DAV and AMVETS.

The “15 Things Veteran Service Officers Want You to Know” program offers guidance on how to access support and maximize veteran entitlements across a full range of nonprofit providers. **More than 700 VSOs completed a survey to inform the curriculum**, and for Veteran Service Officer Advocacy in 2023:



\$25,000 in scholarships granted



9 VFW Veteran Service Officer scholarships offered to state or country service officers/claims representatives to attend VFW accredited service officer skills training



More than **430** Veteran Service Officers trained on VA healthcare and Medicare Advantage



Creating belonging for military employees

Since 2011, we have proudly welcomed **more than 6,000 veterans and military spouses** into our workforce through a range of diverse hiring initiatives. We stand behind our pledge to create an inclusive and supportive environment for these individuals. Our SALUTE NRG connects veterans, spouses, their families, and employees who have a passion for honoring and supporting military service members. The group also helps to advance an understanding of the needs of our military and veteran members and patients.

In partnership with Humana's veteran recruitment team, SALUTE NRG routinely engages with executive sponsors and human resources to advocate on behalf of veterans and military families. These initiatives include advocating for policy change related to compensation following an extended deployment and the creation of positions designed to better support veteran employee success.

SALUTE NRG also leads many volunteer and community assistance events across the country, including food distributions for individuals and families facing food insecurity. The group supports additional causes related to military and veteran health such as Out of the Darkness Community Walks—a national effort with the American Foundation for Suicide Prevention that helps advance understanding and end stigma of mental health challenges.

Humana Military

In 2019, Humana Military started an initiative called Military Health and Resilience (MHR), a clinically integrated program to address health-related social needs through creating and supporting programs that lead to improved family resiliency, increased readiness, higher productivity and lower healthcare costs. Collaborating with **over 50 community partners**, Humana Military and the MHR initiative have served over **14,500 beneficiaries**.

Humana Military dedicates annual funds to support the Military Service Organizations (MSOs) and VSOs doing crucial work in the military community. We believe that partnering with established, trusted MSOs and VSOs can lead to greater impacts for military families than working on our own



Here are a few organizations that Humana Military worked with in 2023:

Elizabeth Dole Foundation: The Elizabeth Dole Foundation is the premier organization supporting caregivers and the children of caregivers who take care of our nation's injured fighters. Humana Military supports the organization in a variety of ways, from traditional sponsorship opportunities to leadership and industry engagements, as well as advocacy support. In 2023, Humana Military was proud to contribute to the Foundation's respite program, providing caregivers valuable time back in their lives. The Elizabeth Dole Foundation is also the manager for the Face the Fight initiative, to which the Humana Foundation has contributed in order to combat veteran suicide.



The Henry M. Jackson Foundation (HJF): HJF is a congressionally established foundation for the advancement of military medicine. Humana Military has long been a supporter of HJF, and their work has had tremendous impact on our TRICARE beneficiaries. We serve not just as one of their largest sponsors, but also as one of their most consistent voices in research and policy. Most recently, Humana Military leaders helped HJF spearhead discussions on improving the process for service members transitioning from military to civilian life, as well as their and their families' mental health. The discussion continues among stakeholders in the military, veteran, and congressional communities, becoming a major focal point in the future of healthcare for our veterans.

The Armed Services YMCA (ASYMCA): The ASYMCA enhances the lives of military members and their families in spirit, mind and body through programs relevant to the unique challenges of military life. Humana Military partners closely with the ASYMCA to support programs and services for single or married junior enlisted personnel and their family members. In 2023, Humana Military was proud to contribute to their Children's Waiting Rooms, which empower junior enlisted service members and their families to prioritize their health and well-being. This unique program provides childcare services at the installation clinic, enabling parents to keep scheduled appointments without the stress of finding childcare outside of the hospital.



Every day, people face a multitude of choices that can affect their health and quality of life. In too many communities, these choices are limited by factors beyond their control. That is why we are expanding healthy choices for communities and eliminating social and structural barriers, so that more people can reach their full health potential.

—Tiffany Benjamin,
CEO of the Humana
Foundation



OUR IMPACT PLATFORM: FOR EACH COMMUNITY



The Humana Foundation

Our foundation’s commitment to prioritizing health took on a new look. In 2023, the Humana Foundation launched a new strategy recognizing the need to advance equitable access and outcomes for diverse communities of school-aged children, seniors and veterans. The new approach focuses on eliminating the social and structural barriers to good health and healthcare through evidence-based interventions and solutions. By partnering with local communities and trusted community organizations in Texas, Florida, Louisiana and Louisville, Kentucky, the Foundation works to create a network of support for people confronting life’s challenges, regardless of their age, race, ethnicity or gender identity. **The Humana Foundation donated more than \$5.3 million** to creating healthy emotional connections for seniors, school-aged kids and veterans through partnerships and initiatives that address loneliness and prevent suicide. In 2023, the Humana Foundation invested \$2.4 million in Louisville, Kentucky, \$150,000 in Louisiana, \$1.5 million in Texas and \$2.5 in Florida to remove barriers to health for underserved and diverse populations, with an additional \$6.1 million invested in national programs to advance health equity.

Key things to know

- The Humana Foundation launched a Senior Council of established and emerging leaders—including adults 65 and older as well as juniors and seniors in high school—to advise on Foundation efforts to advance health equity.
- The Humana Foundation expanded eligibility in 2023 for their annual scholarship program to include students attending accredited vocational and technical schools in the U.S. or Puerto Rico.
- The Humana Foundation proudly joined the Face the Fight™ initiative as a founding partner, the first to join alongside USAA, the USAA Foundation and Reach Resilience, an Endeavors Foundation, with a steadfast commitment to raise awareness and support veteran suicide prevention.

Connecting healthy lives

The Humana Foundation understands the multifaceted challenges that affect the well-being of our communities. Every day, people face a multitude of choices that may affect their health and quality of life. In many communities, these choices are limited by factors beyond a person's control. That is why the Foundation is expanding healthy choices for communities and creating more equitable health outcomes by working to eliminate the social and structural barriers to health.



From awareness initiatives for seniors to community food systems and food mapping pilot programs, the Foundation strives to empower people on their health journeys while collaborating with community ecosystems to advance nutritional literacy and food security so people can have consistent and reliable access to healthy food.



Nearly **\$4 million** donated by the Humana Foundation to shape a healthier approach to nutrition, including \$300,000 to San Antonio Food Bank



Nearly **\$1 million** invested to support innovative solution-focused research addressing health equity challenges in nutrition and mental health.

We ground our work in the needs and desires of those we serve, performing data analytics to advance collective learning and creating real, measurable impact that improves lives. Addressing health equity, mental health and food security are not just aspirations, but fundamental imperatives.



Face the Fight

In June 2023, the Foundation was a founding member in the creation and [launch of the Face the Fight™ initiative](#) with the goal of **cutting the veteran suicide rate in half by 2030**. Established by USAA and The USAA Foundation, with the Humana Foundation, Reach Resilience, and Endeavors Foundation as founding partners, the mission of the initiative is to break the stigma of seeking help, increase the conversation about the problem, and complement the efforts of the VA, DOD, and many others to stop veteran suicide.

The initial philanthropic grants will focus on supporting nonprofit programs with specific focus areas including expansion of suicide prevention and training programs; clinical fellowships to strengthen the pipeline of qualified clinicians; and distribution of tools to VSOs, the legal community and other entities who work with veterans.



Innovative programming for seniors and school-aged children

In November, the Foundation announced **23 grants and 4 Health Equity Innovation Fund projects** advancing regional health equity to support seniors and school-aged children.

The investment totaling \$12.9 million includes a **\$4.9 million grant to Big Brothers Big Sisters of America** to initiate and elevate mental health programs, including mental health first aid and related coursework for youth. A second national partner, **Older Adults Technology Services (OATS) from AARP**, will receive **\$750,000** to pilot a new social media platform for seniors.

Read more about the full list of recipients [here](#).

Health Equity Innovation Fund

The Humana Foundation's Health Equity Innovation Fund provides seed funding for organizations testing and scaling solutions to address preventable, chronic diseases in populations facing inequities.

In February 2023, the Foundation named its inaugural Fund recipients: the [Eshelman Institute for Innovation](#) (within the University of North Carolina at Chapel Hill's Eshelman School of Pharmacy) and the [Community Farm Alliance](#). UNC's Eshelman Institute will expand a program that pilots solutions brought forward by Black collegiate entrepreneurs to improve community health and nutrition. Funding for the Community Farm Alliance of Kentucky will identify gaps and best practices in the Food is Medicine program, so more communities can benefit from medically tailored meals and nutrition education and counseling.



The Humana Foundation awarded **\$1.35 million** through its Health Equity Innovation Fund to identify and scale innovative solutions to disparities in mental health and nutrition, including awarding \$250,000 in 2023 to Home of the Innocents in Louisville, Kentucky.



In November, [the Humana Foundation announced 23 grants](#), totaling **\$12.9 million**, spanning 4 geographies—Kentucky, Florida, Louisiana and Texas—and 4 Health Equity Innovation Fund projects in the amount of **\$750,000** each to help beneficiaries create healthy emotional connections and shape a healthier approach to nutrition for lifelong well-being.



Disaster philanthropy

The Humana Foundation allocates funding each year to provide emergency relief to communities in crisis, with the goal of supporting equitable, long-term health and recovery. Partnered together, the Humana Foundation and Humana Inc. provide relief to employees, facilities and members affected by disasters, responding to calls from national, regional and local leaders for emergency assistance.

Disaster funds provided by the Humana Foundation, along with matching donations made by Humana Inc. employees, are primarily directed to immediate relief and long-term community health and recovery.



\$862,100 donated to relief and recovery efforts

In April 2023, the Foundation pledged \$1 million to bolster mental health resources in our hometown of Louisville, Kentucky, in the wake of multiple mass shootings. As part of this pledge, the Foundation established a partnership with Greater Louisville Inc. (GLI) to help small business mental health providers scale their operations and increase sustainable services to victims of trauma in the city. Additionally, on World Mental Health Day, the Humana Foundation joined GLI and other partners to launch a social media campaign calling on youth ages 13–24 to “Be There” to earn a certificate in mental health support, both enabling and empowering them to provide mental health support for their peers and community members.



Research

The Humana Foundation's research strategy is designed to generate knowledge that translates into practical, scalable solutions for removing barriers that prevent people from living healthy, connected lives. Through these research opportunities, they look to explore the connections between health equity issues and chronic disease.

In 2023, the Foundation announced their first-ever research grants to examine barriers to healthy emotional connections and approaches to nutrition and to explore the relationship between these issues and chronic disease. **Awards of \$250,000 each** were presented to the University of Texas Health Science Center at Houston's School of Public Health, the University of North Carolina at Chapel Hill's Gillings School of Global Public Health and School of Social Work, and Yale University's School of Medicine.

The Humana Foundation scholarships

Each year the Humana Foundation awards scholarships to the children of Humana employees, providing **up to \$3,000 for postsecondary education** which is renewable for up to 3 years or until completion of a degree or program, with a total possible award of \$12,000 per recipient assuming 4-year degree completion and that the student remains in good standing with their university/college for the entirety of the 4 years.

During 2023, the Humana Foundation **awarded 250 scholarships** to children of Humana employees, including 81 new recipients and 169 renewals. Since the program began in 2001, the Humana Foundation has awarded almost **\$15 million in scholarships**.





OUR IMPACT PLATFORM: FOR EACH COMMUNITY



In-kind community support and donations

In addition to the **\$8.9 million of in-kind value in volunteer time** that Humana employees have provided to communities, they have also provided other forms of in-kind donations to help give back to the neighborhoods and communities where we live and serve.* Highlighted below are a few of those acts of kindness in 2023, with an estimated **\$11.5 million of in-kind contributions from Humana and our employees**.

- **54 tons of furniture and office supplies** were donated to various community organizations for reuse, with furniture donations representing an in-kind value of approximately **\$283,000**.
- **Over 1 million dosage units** (e.g. tablets, capsules) were donated by CenterWell Pharmacy to charitable healthcare clinics like Mission of Mercy and Insulin for Life USA. The total in-kind value for these donations amounted to approximately **\$2.3 million**.
- **More than 111,000 pounds of food** were donated for the 2023 Uniting to Combat Hunger Campaign.
- **Over 23,000 pounds of food** were collected, along with a **\$15,000** contribution from the Humana Foundation, to collectively provide nearly **289,500 meals**, during the 19th annual CenterWell Home Health Food Fundraising Drive.
- **948 event tickets** to various sports and community events were donated to community organizations to attend local sporting league games and related events.

* Based on [Independent Sector's 2023](#) value of volunteer time: \$31.80/hour

OUR IMPACT PLATFORM: FOR EACH COMMUNITY



Promoting active and healthy lifestyles

Encouraging active aging in older adults is a cornerstone of our commitment to promoting wellness and vitality at all stages of life. So, in 2023, we sponsored events like the National Senior Games and the National Mall of Pickleball. These sponsorships reflect our dedication to not only supporting, but fully participating in initiatives that encourage physical activity, social engagement and a community spirit among seniors. By focusing on sports like pickleball—which is accessible and enjoyable for a wider range of abilities—we aim to empower older adults to embrace an active and healthy lifestyle. We're proud to play a role in creating more inclusive, health-oriented communities.

Key things to know

- With 4 new pickleball sponsorships, we've embraced and expanded the reach of this exciting sport.
- We celebrated the 10th anniversary of our Humana Game Changers program at the National Senior Games.
- More than 60 employees volunteered their time to support events like the National Mall of Pickleball and the National Senior Games.



Pickleball

In recognition of pickleball's rapidly growing popularity in the U.S., the increasing need for court space across the country and the sport's life-changing benefits both on and off the courts, Humana is proud to bring pickleball to more people in more places, especially seniors.

In 2023, per a report from the Association of Pickleball Professionals, more than 48.3 million adult Americans have played pickleball at least once in the past 12 months; according to a report issued by the Sports & Fitness Industry Association, more than half (52%) of core pickleball players in the U.S.—those who play 8 or more times a year—are 55 and older, and almost a third (32.7%) of all core pickleball players are 65 and older.



Pickleball sponsorships

Humana's new pickleball sponsorships go beyond traditional advertising and branding opportunities to include senior-focused tournaments and clinics in celebration of those who have popularized the sport, as well as community impact projects to create more access to the game. Here's a look at the organizations we're partnering with in 2023–2024:

- Association of Pickleball Players (APP)
- D.C. Pickleball Team (DCPT)
- Professional Pickleball Association (PPA)
- U.S. Senior Pickleball (USSP)

Pickleball on the National Mall

The National Mall is an iconic open space where, for over 100 years, Americans have gathered to play, learn, dream and connect across cultures and generations. In late September 2023, we proudly sponsored the National Mall of Pickleball: a free event to celebrate the National Mall and pickleball, its life-changing benefits, and those who have pioneered the most accessible and fastest-growing multi-generational sport in the U.S.—seniors.

The 3-day event brought pickleball to “America’s most inviting Front Yard,” on the first-ever construction of 9 temporary pickleball courts on the National Mall in Washington, D.C. It featured open play, healthy food cooking demonstrations and pickleball clinics and tournaments.

Created in partnership with the Trust for the National Mall, nearly **800 picklers** of all backgrounds had access to **180 hours of free court time** to play, all set against an iconic and historic U.S. backdrop. Humana employees showed their support for the event and the sport as well with **42 employee volunteers** giving their time.



National Senior Games

The National Senior Games, sponsored by Humana, is the largest multi-sport event in the world for athletes aged 50 and older, and in 2023 it was held in Pittsburgh, Pennsylvania. The biannual event was established in 1987 to promote healthy lifestyles for adults through education, fitness and sport—a goal that aligns with our own values.

Humana became the presenting sponsor of the Games in 2007 and continues to sponsor each national event. The Senior Games provide us an opportunity to champion seniors and to bring our unique approach to care to all athletes participating in the Games.

The 2023 National Senior Games marked the 10th anniversary of the Humana Game Changer program, a way for us to spotlight National Senior Games athletes who break senior stereotypes and who exemplify healthy aging and provide encouragement, motivation and inspiration for all to live a healthy lifestyle.

The 2025 National Senior Games will be in Des Moines, Iowa.



2023 National Senior Games in Ohio and Pennsylvania



Nearly **11,700 senior athletes** attended the **2023 National Senior Games**. Additionally, 87% of athletes participated in Humana’s activation (RFID experience).



The 2023 National Senior Games events had 20 sport categories and recorded over **12,500 athlete attendees**.



As of 2023, Humana **has honored 102 Humana Game Changers**, 57 of whom registered to compete in the 2023 National Senior Games, and 18 of which were known Humana members.



19 Humana employees volunteered during the 2023 National Senior Games and provided our unique approach to care for athletes through surprise-and-delight activations.

Play together, stay (healthy) together: the Smith family's 3 generations of National Senior Games athletes

Dwight Smith, 94, a longtime Humana member, grew up playing basketball during childhood but stepped away from the game when he started a family. At age 63, he rediscovered his love for the sport and attended his first National Senior Games in 1993. Dwight hasn't missed competing in the Games in 30 years.

Dwight, aka PawPaw, heads up 3 generations of the Smith family from Baton Rouge, Louisiana, who competed in the National Senior Games in 2023. Sports, athletics and active aging have become a family affair and help to strengthen their connections with each other and their teammates.

Dwight is joined by his son Terry, 74, a Humana member and 8-time National Senior Games athlete, and his granddaughter, Christi, 51, who is making her National Senior Games debut on the pickleball court alongside her dad.

“It is so exciting because pickleball is new to me,” said Christi. “When I got close to 50, PawPaw suggested that I join the Senior Games. My dad, without hesitation, said, ‘I’ll be your partner.’ It’s great because we get to spend time together and have fun doing it while making each other laugh.”

Being active and having fun while doing so helps the Smith family stay connected.

“It brings the family together,” said Terry. “And it’s something we can pass on to the next generation. The sport may change but we can still cheer each other on and have a good time doing it. So that’s what makes it really fun.”





Our impact platform

For the healthcare system





Our impact platform

For the healthcare system

In a time where the ever-evolving landscape of the healthcare system demands innovation, adaptability and a commitment to excellence, we remain dedicated to the well-being of the industry and how we deliver high-quality care and experiences to our members, patients, employees and communities—always ensuring that we put their health first.

We've made great impact in setting new standards for healthcare delivery and pushing the boundaries of what's possible through our commitments to clinical excellence, governance and business policies, ethics and compliance, integrated care, and interoperability, and our dedication to value-based care.

We also take pride in our commitment to supplier diversity and recognize that, by bringing a diverse supplier base into the healthcare industry, we not only enhance the quality of services but also strengthen the fabric of our communities. Our dedication to fostering supplier diversity is a testament to our positive impact in the communities we serve.



Key things to know



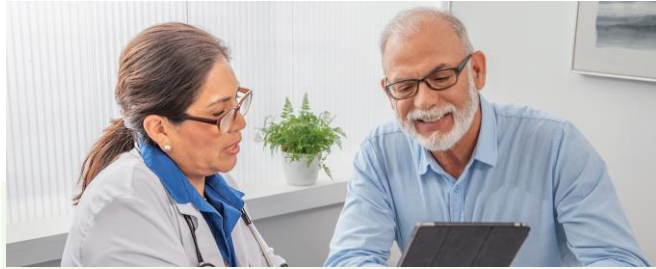
Through integrated care we're able to deliver personalized, seamless and differentiated experiences by bringing more connectivity to our health plan and healthcare services offerings.



We continue to invest in a diverse supplier base, supporting small business owners from underrepresented and marginalized communities.



With over 70% of our individual Medicare Advantage patients aligned with value-based care providers, we are committed to delivering better health outcomes. We continue to share our learnings and insights and published our 10th annual Value-Based Care Report.



There is an urgent need for solutions that drive toward a more successful and sustainable system. By focusing on integrated, value-based care, we not only care for physical and mental health, but also address social and environmental factors that affect health. This approach improves patient outcomes, lowers costs, and boosts patient and clinician satisfaction. We're proud to lead the way and continue to look for ways to expand our approach across the business.

—Kate Goodrich,
MD, Chief Medical
Officer



OUR IMPACT PLATFORM: FOR THE HEALTHCARE SYSTEM



Clinical excellence

In the healthcare industry, clinical excellence isn't just a goal—it's a continuous journey of advancement and dedication. Our commitment to integrated, value-based care, quality resources and ratings, and research ensures that every aspect of our services contributes to better health outcomes and demonstrates our priority to place our members first.

Key things to know

- Value-based care enables a team-based holistic approach to patient care, quarterbacked by physicians with greater support from a multidisciplinary team including medical assistants, pharmacists, social workers and more.
- Patients receiving healthcare under value-based care arrangements grew by 2.3 million over the past decade.
- Nearly 5.5 million Humana Medicare Advantage members are enrolled in plans rated 4 stars and above.

Care integration and interoperability

Our integrated care model, as outlined in the **For each person** section, highlights our dedication to comprehensive and coordinated services. This model ensures that our members and patients have expanded access to care through our home health, primary care, pharmacy services and interoperability functions. We recognize that care integration coupled with interoperability is vital in delivering holistic healthcare solutions to our members and patients.

Interoperability simplifies and automates the sharing of information with providers, members, and payers to reduce friction and decrease waste in the system. It also helps clinicians deliver safe, effective, patient-centered care while providing new ways for individuals and caregivers to access electronic health information to manage and coordinate their care. Advancing interoperability is now an essential part of our healthcare activities ranging from on-demand medical record access to health equity. As provider adoption and utilization grows, we're able to deliver better value for our business and our partners.

What does interoperability mean for members and physicians?

For members and patients:



Increased access to quality care



Reduced wait times for receiving care



Better health outcomes

For physicians:



Faster and easier determination regarding treatment



Increased awareness with records from each provider a patient has visited in one central place



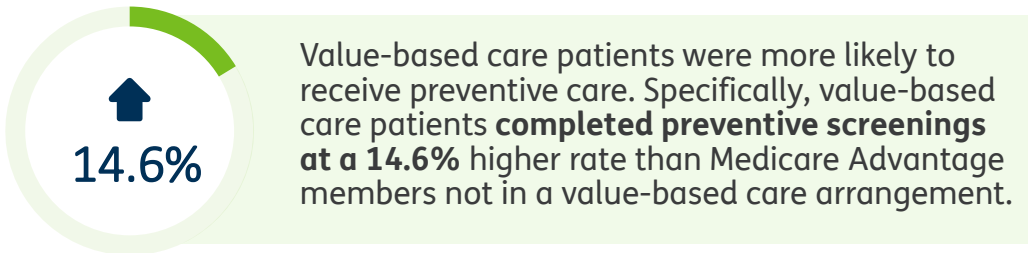
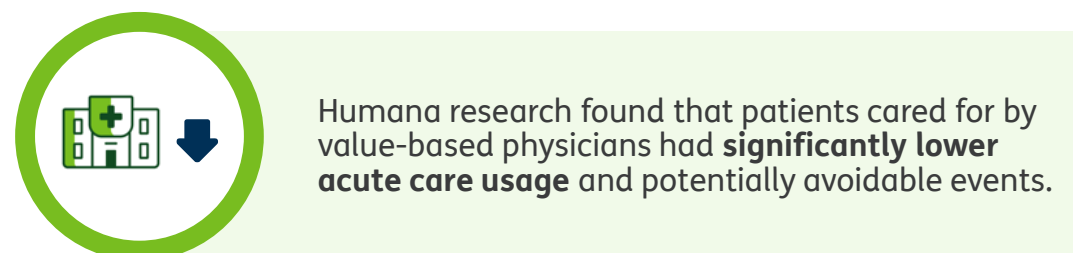
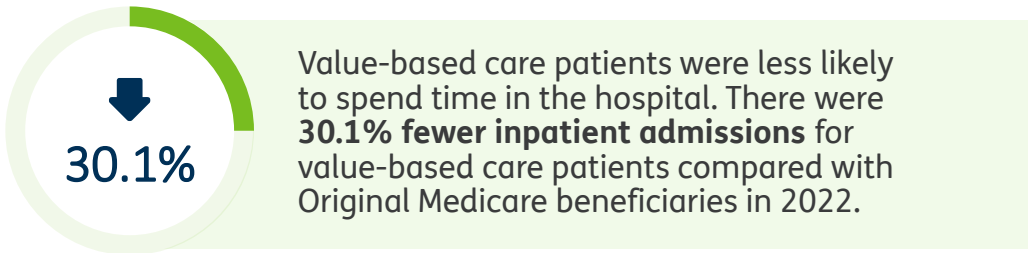
An assessment conducted during 2023 resulted in an estimated **\$600 million in total value** created by interoperability solutions.

Value-based care

For years, we have closely studied the efficacy and implications of the value-based care model to determine the best care practices for our members and patients. Our annual Value-Based Care Report communicates the progress practices in value-based care arrangements are making in achieving better outcomes for patients who have Humana Medicare Advantage coverage versus Original Medicare or fee-for-service (non-value-based) plans.

Completing a decade's worth of data in 2023, our [10th Value-Based Care Report](#) tells us that members affiliated with physicians in value-based agreements receive more preventive screenings, spend less time in the hospital and pay less out-of-pocket than those affiliated with non-value-based physicians.

Read Humana's Value-Based Care Report in [full here](#).



Product quality and safety

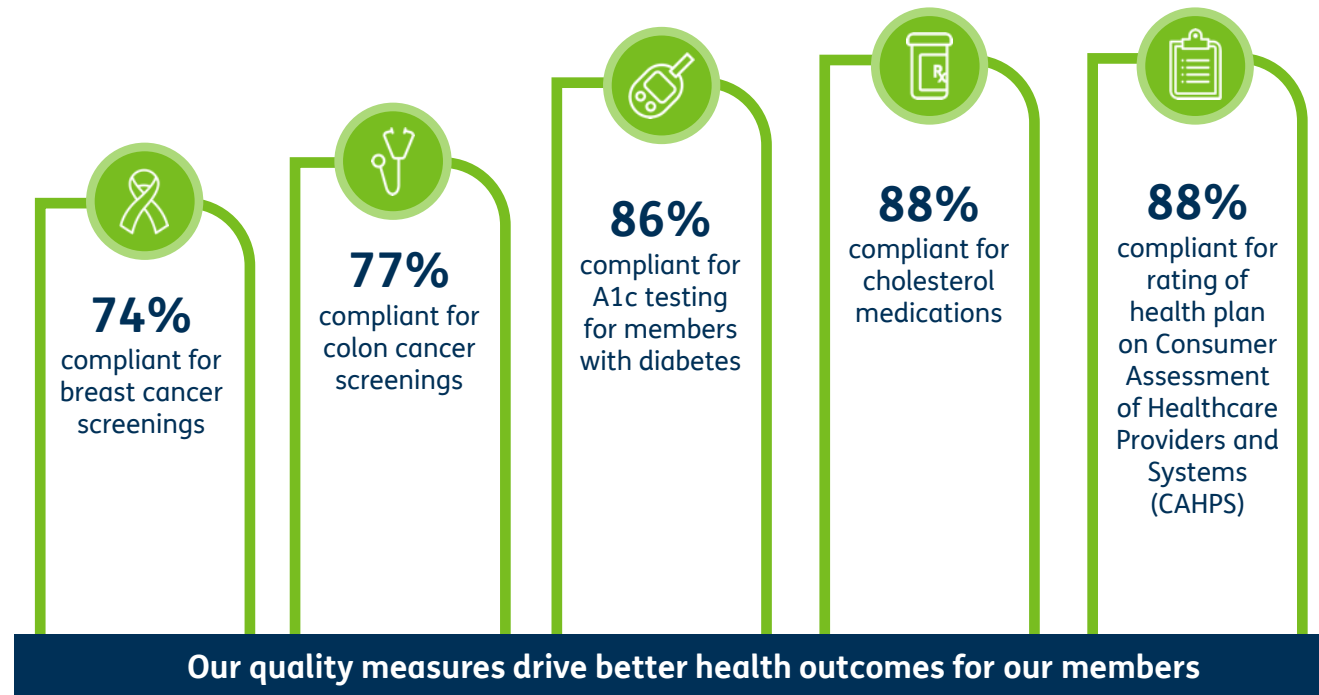
As a services-focused healthcare company, we understand that our members and patients expect us to design high-quality service offerings with careful attention to safety measures. We believe that the quality of our services and health plan offerings are not only a factor in a person’s decision to both obtain and retain our services, but also set us apart as a leader in the industry. We have well-established and rigorous quality reviews and assessment processes for all our insurance and CenterWell offerings, and we’re proud that our efforts have been consistently proven with our CMS Star Ratings and other prominent accreditations.

Visit our website for more information about our [healthcare certifications and accreditations](#); for our product offerings, refer to our [Annual Report](#).

Quality resources

In a healthcare industry increasingly driven by quality, it is imperative that physicians and other clinicians understand how to navigate the ever-changing landscape. We’re here to support healthcare practitioners in increasing their knowledge of the regulatory and accreditation guidelines that drive our quality initiatives. Each provider manual contains a quality management section with an abundance of resources and tools, which is also available on our website, along with other quality resources.

Our quality assurance programs include contacting physicians about members with open gaps in care, outreach to members to promote engagement with their physician and annual checkups, and assistance in appointment scheduling. In addition, we have programs that focus on reminders for prescription refills, condition management and in-home testing for members in need of certain types of screenings.



Quality ratings

To maintain high performance, we strive to have consistent and high compliance rates for the measures that make up the Centers for Medicare & Medicaid's Star Ratings program. High performance in CMS Star Ratings demonstrate our plan's dedication to quality and positive health outcomes for our members and include more than 40 measures grouped into 7 operational categories. We consistently have strong Star Ratings, and our 2024 plan year is no exception, with **94% (or nearly 5.5 million) of Humana Medicare Advantage members enrolled in plans rated 4 stars and above.**



61% of members are in plans rated **4.5 stars and above** for 2024.



Humana received a **5 out of 5 Star Rating for 4 contracts**, covering approximately **790,000 members**.



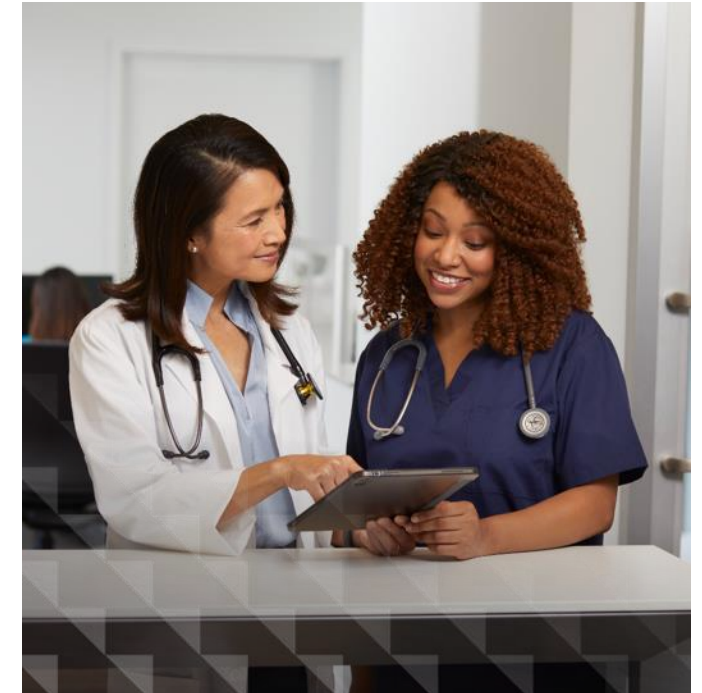
Humana Healthcare Research

We believe that the path to improved health outcomes for our members and patients is also paved with cutting-edge and actionable research. We produce evidence-based, rigorous, peer-reviewed research to improve health outcomes, guide and inform our overarching business strategies, and advance the body of knowledge for the scientific community and society at large. The goal for the evidence we produce is also to inform policy makers and regulators about the value of Medicare Advantage, payment models and care delivery innovation. Our dedication to research underscores our commitment to providing the highest quality of care while shaping the future of healthcare.

Here's a look at some of the great work of the Humana Healthcare Research team in 2023:

- At Academy Health's 2023 Annual Research Meeting, Humana Healthcare Research presented a study on senior-focused primary care, which found that patients who received care from primary care clinics like CenterWell Senior Primary Care—which tailor their services to the needs of older adults—received more preventive care and had fewer hospital visits compared to other types of primary care providers.
- Humana researchers studied innovative ways to reimburse for specialty care. In one of the first studies of bundled payment in Medicare Advantage, a team of Humana and University of Pennsylvania researchers examined site-neutral payment design and found that successful bundled payment programs for joint replacements can be implemented in both inpatient and outpatient settings with stable quality of care.
- Since 2009, Humana Healthcare Research has been a data partner for the Food and Drug Administration's (FDA's) Sentinel program—a national research network for the FDA's post-market medication surveillance and drug safety initiative. Humana Healthcare Research contributes to the development and maintenance of the Sentinel Common Data Model, a primary data source for FDA drug safety and utilization queries and programming.

Explore some of Humana's research and publications [here](#).





Strong corporate governance is the cornerstone of our business. It underpins how we operate—with quality, integrity, transparency, accountability and the highest ethical standards—so that our customers can confidently trust us with their health.

—Joe Ventura,
Chief Legal Officer



OUR IMPACT PLATFORM: FOR THE HEALTHCARE SYSTEM



Governance and accountability

Throughout our operations, we are dedicated to ensuring that every business decision we make reflects our commitment to accountability, addressing gaps in care and putting health first for our members, patients, employees and communities. We hold ourselves to high standards of excellence and do the same for our suppliers, vendors, contractors, consultants, agents and partners.

Key things to know

- We celebrated our 5th class of mentors in our Supplier Diversity Mentor-Protégé Program (MPP).
- We continue to protect the sensitive health information of members, patients and employees.
- 99.7% of employees completed our annual ethics and compliance training by the annual due date.

Board oversight of ESG strategy

Humana's Nominating, Governance & Sustainability Committee has responsibility for board-level oversight of the company's ESG strategy, practices and reporting. In addition, we have an internal ESG Steering Committee, overseen by our Chief Administrative Officer and Chief Legal Officer, to guide the integration of our ESG efforts with our long-term business strategy. This ESG governance structure complements the longstanding responsibility of our board and each of our board committees in overseeing various aspects of the company's ESG-related risks and practices.

More information about Humana's board structure, policies and practices are illustrated in our [Proxy Statement](#), [Annual Report](#) and on [our Corporate Governance site](#).



Supplier diversity

We promote the growth of diverse businesses of all sizes that are minority-, women-, LGBTQ+-, disability-, veteran-, or disadvantaged-owned, as well as HUBZone and small businesses. We build our [diverse supplier base](#) through an inclusive, equitable approach to procurement that's measured by the total diverse supplier spend among our prime suppliers. We believe a diverse supply network is a business imperative, as it builds a more resilient supply chain to ensure we're prepared for the unexpected, and it advances innovation and equity. We support and promote the growth and development of qualified, diverse businesses that reflect the diversity of our members, patients, employees and the communities we serve.

In 2023, we updated our [Supplier Diversity Statement](#) to reflect our commitments and the intersection of our environmental, social and governance work with our diversity, equity and inclusion work. Incorporating these 2 efforts into our procurement strategy ensures a fair, equitable approach to procurement. We also expanded our supplier scorecard survey to learn more about the environmental and social efforts and commitments of our suppliers and partners. Learn more about the scorecard in our [“For the environment” section](#).



\$357 million total diverse spend, or 6.5% of total supplier spend—a 2.4% decrease from 2022

Mentor-Protégé Program

In 2023, we launched our 5th class for the [Supplier Diversity Mentor-Protégé Program](#), hosting 5 participants. The MPP is a 12-month program with half-day, virtual and onsite seminars featuring leadership from across our organization exploring topics impacting business growth and operations of small and diverse businesses.



Putting our capital to use for good

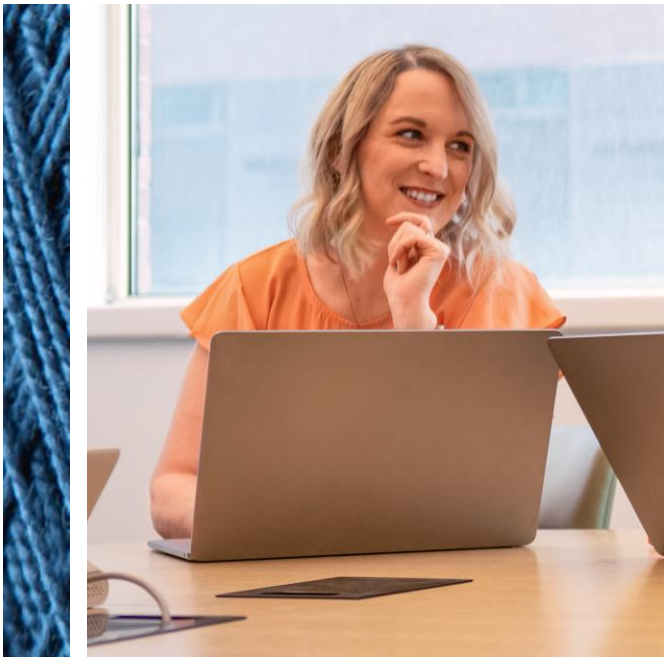
Our efforts to grow talent and diversity extend beyond our workforce. It's a mindset for how we do business and who we do business with. And when we consider how to deploy our capital, we strive to partner with financial firms that share our values and have diverse representation—like those that are women-, veteran-, disabled veteran-, Latino-, or Blackowned. For underwriting and/or soliciting services associated with certain investments and securities, we retain financial firms owned and operated by underrepresented groups. Since 2022, we have **increased our utilization of these financial firms**, and we intend to maintain these relationships. This approach allows us a greater value proposition and helps to diversify investments across smaller firms within the financial sector—an important part of our supplier diversity efforts. As we continue to support these diverse financial firms, we align our commitment to inclusivity and create new opportunities for our diverse organization.



Ethics and compliance

We understand that the foundation of good governance rests upon the principles of integrity, transparency and accountability. Our employees are integral to responsibly running our company and key to our ethics and compliance practices.

We provide various resources for employees, contractors, providers and other third parties to ask questions or report concerns, including contacting Humana's Ethics Help Line—available 24 hours a day, 7 days a week by phone or web. Reports are not traced and can be made anonymously. The Ethics Office reviews all reports from the Help Line and monitors them to ensure timely and thorough investigations are conducted. Once a report is received, the Ethics Office triages the report and assigns it to the appropriate internal area for review and/or investigation. Once the investigation is completed, the Ethics Office reviews the investigation documentation and any actions taken to determine whether the case has been resolved and can be closed.



Ethics and compliance training

Through our comprehensive ethics and compliance training programs, we empower our employees to navigate the landscape of healthcare and corporate governance with a clear understanding of their roles and responsibilities, including our standards of conduct. That's why our Board of Directors, Humana leaders, employees, suppliers and contractors are required to complete ethics and compliance training within the first 30 days of hire, contract start, or appointment to Humana's Board of Directors, and annually thereafter.



99.7% of employees completed the 2023 ethics and compliance training by the annual due date.†

† Employees on an approved leave of absence are not required to complete the training until they return to work.

Topics contained in our ethics and compliance training are closely aligned with our ESG strategy and performance measures. The featured topics below enable our employees to uphold ethical standards, serve our members and patients using standards of excellence, and deliver high-quality care to those we serve.

Ethics and compliance training is part of our robust Corporate Compliance Program and includes detailed training on Humana’s policies and procedures across multiple subject areas including:



Ethics Every Day
code of conduct



Non-retaliation



Fraud, waste and abuse



Cultural competencies



Anti-corruption



Federal and state rules, laws and regulations as well as requirements prescribed by CMS and state Medicaid agencies where Humana holds a Medicaid contract



Harassment



Whistleblowers



Conflicts of interest



Enterprise information security



Non-discrimination



Privacy



Cultural competencies

We understand that diversity is essential to building inclusive, productive teams and to serving our members and patients. As such, our workforce, vendor and consumer bases are more diverse than ever; our organizational cultural competency comes alive every day through interactions within teams, cross-functionally through collaboration and relationships, and in our company standards and practices. We embed cultural competencies in our annual ethics and compliance training because we believe that cultural competency is an ongoing developmental process that should focus on cross-cultural awareness, knowledge, skills and behaviors.

Developing this skillset helps us bridge differences that might otherwise divide us as we work together to put our members' and patients' health first. By providing employees with the knowledge and skills necessary to navigate diverse cultural landscapes, we ensure that our teams are equipped to engage respectfully and ethically with all stakeholders. Our proactive approach not only safeguards against inadvertent cultural insensitivity but also fosters our inclusive culture, where ethics and compliance are linked to valuing and respecting the diverse backgrounds, experiences and perspectives of our employees, members and patients.



Harassment

Harassment is never tolerated, and we take any behavior that creates a hostile or offensive working environment seriously. We maintain a harassment policy that comprises all forms of harassment and include this topic in our ethics and compliance training to help keep our workplace safe, respectful and inclusive for all employees.

All claims of harassment are investigated by our human resources teams, and prompt, appropriate action is taken to prevent further occurrences. We do not tolerate any situation where an employee's submission to harassment is made either explicitly or implicitly as a term or condition of employment. Any employee who violates the harassment policy is subject to disciplinary action up to and including termination of employment. Our policy also strictly prohibits retaliation against anyone who makes a good faith complaint or is involved with an investigation or allegation of harassment.

Topics contained in our ethics and compliance training are closely aligned with our ESG strategy and performance measures. The featured topics below enable our employees to uphold ethical standards, serve our members and patients using standards of excellence, and deliver high-quality care to those we serve.



Conflicts of interest

Our employees represent the entire company, and we're dedicated to ensuring that our employees and stakeholders uphold the highest level of integrity by avoiding situations where personal interests could compromise the best interests of the organization.

It is critical that everyone uses good judgment and makes sound decisions in all business interactions.

Conflicts of interest may arise from external business relationships, financial investments, engaging in activities that compete with Humana's business or from close personal relationships that could impede professional judgement. Our employees must complete a conflict-of-interest form upon hiring; annually with our ethics and compliance training; when a new situation arises; or when a previously disclosed situation changes.

Through our clear policies, robust disclosures and ongoing education, we strive to maintain transparency and uphold the trust of our members, patients, partners, employees and the public.

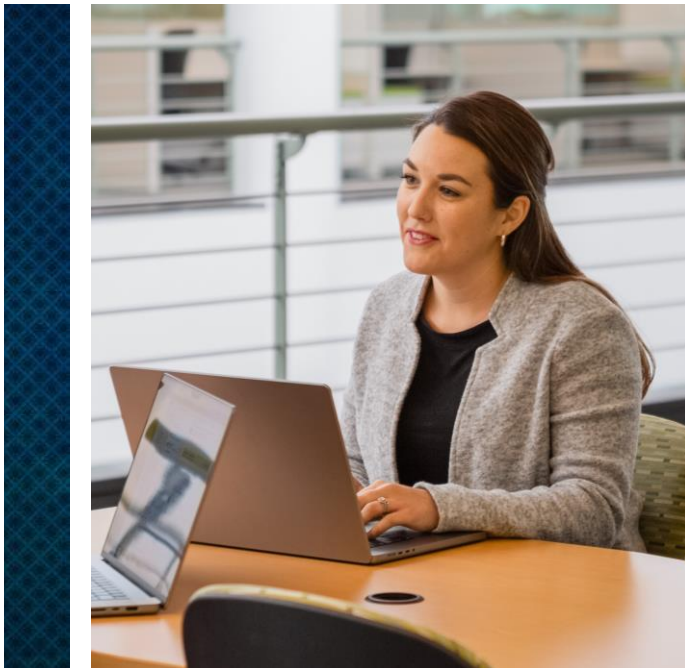
Fraud, waste and abuse

As part of our efforts to improve the healthcare system, we're committed to detecting, correcting and preventing fraud, waste and abuse. Success in this effort is essential to maintaining a healthcare system that is affordable and accessible to everyone. Our ethics and compliance training plays a key role as we strive to educate all our employees on these topics so that they can contribute as an enterprise-wide priority.

Additionally, we enforce Humana's [standards of conduct and compliance policies](#) specifically designed for our contracted healthcare providers and third parties to deter fraud, waste and abuse. We require our contracted healthcare providers and third parties to uphold a similar commitment to ethical conduct and assure that they, their employees and downstream entities who support Humana comply with the guiding principles outlined in the compliance policy.

Data privacy and cybersecurity

Trust is the foundation of healthcare relationships, and we take our responsibility to protect sensitive information seriously. We adhere rigorously to the Health Insurance Portability and Accountability Act (HIPAA), a federal law designed to ensure the privacy of personal and health information. We are also committed to continuously enhancing and strengthening our technology infrastructure and security protocols to protect against security breaches. Further, we have established formal data governance, which includes accountability, oversight, processes and controls to ensure our data usage transparency and nonrepudiation, and we refresh our data privacy and security policies at least annually. We employ best-practice precautions to safeguard information and protect our members' data by deploying defensive practices against the ever-evolving cyber threat landscape.



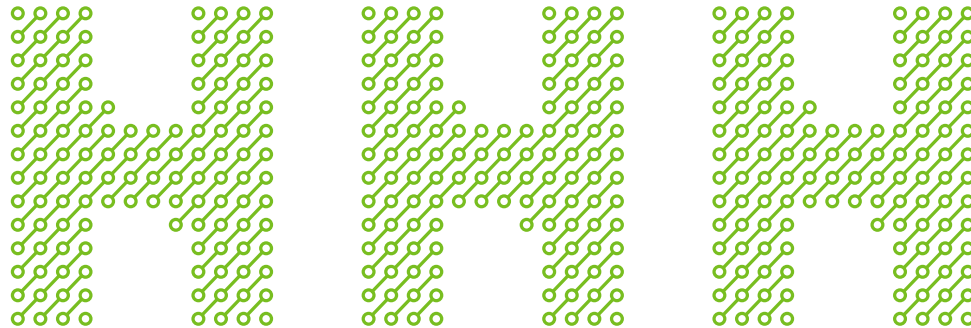
Examples of these practices include:

- Employing a qualified Chief Information Security Officer
- Maintaining tools to identify malicious cyber activity
- Monitoring risks posed by threat actors, including through partnerships with industry groups and government agencies
- Providing annual cybersecurity training to our employees
- Testing our employee's knowledge through internal phishing simulations
- Hosting a multi-day learning event annually during National Cyber Security Awareness Month, an opportunity for all employees and contractors to learn more about cybersecurity awareness, hear from industry and cyber-crime experts, and collaborate with colleagues
- Reporting data breaches, as required by law, to the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR), and various state agencies; our reports are publicly available, free of charge, and can be obtained through [the OCR Portal](#)
- Maintaining a program to identify cybersecurity risks associated with certain third-party vendors, which is one component of an overall vendor risk management capability



To further reinforce our accountability in this area and verify compliance with state laws and regulations, we engage independent third-party firms to perform annual audits of the Service Organizational Controls 2 (SOC 2) of enterprise claims platforms within the following Trust Services Criteria: availability, confidentiality, security and processing integrity.

Additionally, our IT infrastructure and information security management systems are both internally and externally audited. These audits have resulted in us receiving industry-recognized certifications from organizations such as the Health Information Trust Alliance (HITRUST certification), derived from the ISO/IEC 27000 family of standards; National Institute of Standards and Technology (NIST) compliance; and Payment Card Industry Data Security Standards (PCI-DSS) certification. These objective certifications and compliance standards provide transparency and substantiate the efficacy of our world-class security program.



Advocacy and public policy

Our focus on public-private healthcare coverage enables us to engage in public policy work through an active partnership with federal and state governments to improve health outcomes, access and affordability. Our approach to advocacy and public policy is built around people—that is, the members, patients, providers and communities we serve. To that end, our day-to-day efforts are centered around supporting policies that strengthen Medicare Advantage, accelerate value-based care in the home, expand opportunities to serve patients through primary and home-based care, integrate clinical solutions, create affordability for prescription drugs, and address barriers to care by addressing the root causes of poor health, as well as leveraging Humana's capabilities to remove barriers to access and partnering with clinicians to improve quality. This focus raises the bar for the care we provide to help move toward a future in which everyone has a fair and just opportunity to be as healthy as possible.

Visit our [Health Policy Center](#) for more information about our efforts.



Membership associations

Humana is a member of both health sector and business trade associations, as well as research and advocacy organizations—including AHIP, Business Roundtable, Better Medicare Alliance, America's Physician's Group, Partnership for Quality Home Healthcare, National Association for Home Care & Hospice, and Pharmaceutical Care Management Associate—as another avenue for us to use our voice alongside others to bring about awareness and address issues that may impact our business, members and patients. Outside of our general membership dues, Humana may also participate in the governance of these associations through participation in various operating committees and the provision of additional funding for industry-specific lobbying efforts.



Occupational health and safety

Health and safety are at the very core of our organization's values and underscore our belief that health is holistic. Our commitment to health and safety extends beyond our patients and members and to our employees, where it is also our duty to ensure their safety and well-being at work. Our governance, policies and procedures—guided by Occupational Safety and Health Administration (OSHA) regulations—help protect the health and safety of our employees, contractors, members and visitors, providing each with a safe and secure work environment. We are dedicated to protecting people and safeguarding key assets, properties and information, understanding that a safe workplace is essential to fostering a culture of well-being and belonging.

We have an established occupational health and safety management system documented through our Environmental Health and Safety (EH&S) Manual. Created to reduce risk and loss associated with fire, disaster, workplace accidents, work-related illnesses and other occupational hazards, the EH&S Manual is owned and maintained by our Humana Safety and Security team, whose activities are overseen by Humana's Senior Vice President of Enterprise Associate & Business Solutions, with ultimate accountability to Humana's Chief Administrative Officer.

Our Enterprise Safety and Security Policy applies to our employees, facilities (owned or leased) and anyone requesting facility admittance. All employees, contractors and vendors are expected to support our efforts in maintaining safe and secure facilities. Additionally, our EH&S Manual is accessible to anyone with access to Humana's intranet.

Our EH&S Manual is comprised of 6 modules, each having detailed subparts that expand on expectations and provide resources to shape our rigorous framework:

- **Module I:** Humana Safety Management System
- **Module II:** Associate Safety and OSHA Compliance
- **Module III:** Fire and Life Safety
- **Module IV:** Emergency Planning
- **Module V:** Environmental Safety
- **Module VI:** Contractor and Vendor Safety

We manage and mitigate occupational health and safety issues through the Associate Incident Reporting System (AIRS) and utilize the Humana Learning Center to host interactive safety and security training programs, which feature topics like emergency planning and driver and personal safety. Courses are available to all employees, with some training topics being required for specific roles or job descriptions.

Our occupational health and safety management systems are regularly evaluated for effectiveness through a variety of efforts: drills; critical incident response and inclement weather exercises; periodic maintenance tests; on-site facility visits; Humana Learning Center training; continuous monitoring for compliance with regulatory requirements; and more. As communicated in our employee safety guidelines and emergency preparedness training, employees are responsible for reporting all concerns of potential hazards and hazardous situations. Reporting can be done through our internal work order system, Ethics Help Line, internal social media platform, or by direct communication to the Humana Safety and Security or Workplace Solutions teams.

Work-related injuries or illnesses are reported through AIRS. AIRS provides a secure mechanism for reporting, satisfies the OSHA needlestick reporting requirement and simultaneously notifies our workers' compensation provider of new claims. The prompt reporting of all work-related injuries or illnesses is crucial to providing a safe, healthy and secure environment. Incident reporting is critical to facilitating timely medical care, expediting the workers' compensation process to ensure prompt medical treatment and payment of lost wages to our employees, preventing future occurrences by identifying potential hazards, and meeting regulatory requirements including those mandated by the Office of Workers' Compensation Programs, OSHA and CMS.



In 2023, our OSHA Total Recordable Incident Rate was 0.47 for all Humana lines of business.



Our Ethics Every Day policy not only protects and maintains the confidentiality of all our employees' protected health information (PHI) in accordance with the law, but also maintains confidentiality in the case of an adverse health event from an occupational-related hazard. The policy also includes a segment on nonretaliation.

We also implemented the Humana Notification System, a mass notification system that enables us to communicate with employees during weather-related events, emergencies and times of potential business interruption. From email to voicemail to smartphone, within just minutes we can transmit critical alerts, conduct wellness checks and offer resources to our employees. The Humana Notification System supplements Humana's existing Emergency Hotline, which provides updates on the current operational status of work facilities.



Our impact platform

For the environment





Our impact platform

For the environment

We believe that putting health first for our members, patients and employees is inherently connected to the health of our planet and environment. The well-being of individuals and the communities we serve cannot be achieved without considering the broader ecosystem where we all live.

We continue to invest our time and our resources into our environmental impact, finding new ways to drive energy efficiencies, embrace renewable energy sources, improve our vehicle and aviation fleets, and engage with suppliers who share our environmental values. We also empower our employees to actively participate in our sustainability initiatives, and we're steadfast in our efforts around responsible waste diversion and recycling.



Key things to know



We spent time preparing for the acceptance of our science-based targets and were proud to have them validated by the Science Based Targets initiative (SBTi).



We expanded our supplier scorecard survey and communications to better understand how our supply chain is investing in sustainability.



We are effectively working to reduce our greenhouse gas (GHG) emissions by 54.6% by 2032.



Our commitment to the environment is not just about sustainability; it's about prioritizing the health and well-being of our members, patients, employees and communities. A healthy planet is fundamental to healthy lives, and through our sustainable practices and responsible choices, we're committed to doing our part to ensure the environment is as healthy as possible for our communities and all those we serve.

—Douglas Edwards, SVP,
Enterprise Associate
& Business Solutions



OUR IMPACT PLATFORM: FOR THE ENVIRONMENT



Humana's commitments

Our environmental and sustainability commitments are rooted in science and designed to make a positive impact on climate change, pollution and other environmental factors that impact health. Our Workplace Solutions Environmental Sustainability team supports our health first mission by ensuring that we are doing our part to prioritize the health of the environment for the sake of our members, patients, and employees. The team works with internal and external partners—including leveraging the SBTi's framework and guidelines—to develop environmental strategies and policies throughout the organization.

Key things to know

- In 2023, we were reclassified by CDP, a partner organization of SBTi, as a Financial Institution. As such, we have committed to submitting an updated science-based target to SBTi in 2024 to include financed emissions in our Scope 3 objectives.
- We continue to offer our employees access to resources on sustainability topics, so that they can be more environmentally active at home and in their communities.
- We remain committed to providing flexible work styles for our employees, allowing options like working from home, which reduces vehicle use by employees and contributes to lower vehicle emissions.



Reducing emissions through science-based targets

In 2021, we announced our intention to create a more robust goal to address climate change that aligns with criteria set by the Science Based Targets initiative, and in 2022 we presented our proposal for validation to SBTi. In 2023, in line with a 1.5°C trajectory, our near-term science-based emissions reduction targets were officially accepted and validated by SBTi.

Science-based targets

Scope 1 and Scope 2

7%

Humana commits to reduce absolute Scope 1 and Scope 2 GHG emissions 54.6% by 2032 from a 2019 base year. ‡

- Science-based target Scope 1 GHG emissions: 28,177* mtCO₂e (2023 year-end)
- Science-based target Scope 2 GHG emissions: 76,282* mtCO₂e location based; 75,962* mtCO₂e market based (2023 year-end)
- Scope 1 and 2—reduction of ~7% during 2023

Scope 3

12%

Humana commits to a **30%** absolute reduction in Scope 3 GHG emissions covering purchased goods and services and upstream transportation by 2032 from a 2021 base year.

- Science-based target Scope 3 GHG emissions: 6,025,436* mtCO₂e (2023 year-end)
- Scope 3—increase of ~12% during 2023

‡ The target boundary includes biogenic emissions and removals from bioenergy feedstocks.

Update as of July 1, 2024: We received Limited Assurance from our third-party contractor on June 3, 2024 and have revised certain values in the graphic above from estimated to actual. Revised values are indicated by asterisk (*).



Our commitments to the environment encompass a comprehensive approach that not only addresses our direct impacts, but also our broader energy consumption. To effectively convey our dedication to these causes, it's essential to understand each of the scopes.

Here are descriptions of Scopes 1, 2 and 3, and our commitments to addressing emissions and consumption for each.

Scope 1



Scope 1 emissions are GHG emissions resulting from use of direct energy sources. These emissions typically result from onsite energy consumption, company-owned vehicles and other processes that we directly control.

Scope 2



Scope 2 emissions are indirect GHG emissions originating from the consumption of purchased electricity.

Scope 3



Scope 3 emissions represent those that extend beyond our organizational boundaries and into our broader, associated emissions.



Scope 1 and Scope 2 emissions play a significant role in our sustainability efforts. Both types of greenhouse gas emissions constitute a notable part of our impact and are directly or indirectly influenced by our organization's choices and activities.



Among other strategies, our **efforts to reduce Scopes 1 and 2 greenhouse gas emissions** include continued investment in and improvements to energy efficiencies and optimization of our portfolio.



These are indirect greenhouse gas emissions that result from upstream and downstream processes like our supply chain, employee commutes and financed emissions, and they extend beyond our immediate control and influence.



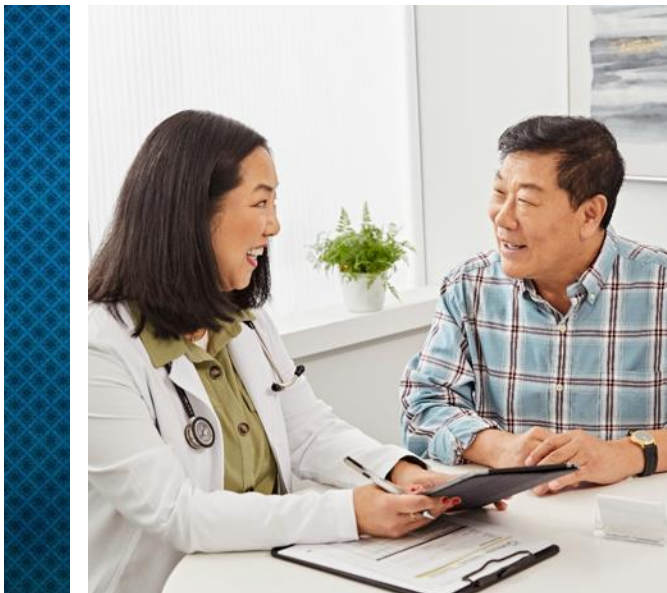
Scopes 1 and 2 initiatives

Increasing energy efficiency and optimization

We recognize the significance of sustainable practices within our own infrastructure and continually strive to optimize our buildings for environmental efficiency. This means we proactively review and assess building utilization, making sure that every space is purposefully used to its full potential. By identifying and reducing sites that employees no longer use, we not only minimize our footprint but also enhance operational efficiency.

When we acquire new spaces—like opening new CenterWell Senior Primary Care clinics—we put standards in place to align with our sustainability goals; for example, we take care to include LED lighting and smart thermostats. Expanded standards also include remote building monitoring solutions across select facilities which allow facility engineers to view and adjust heating and cooling schedules. Remote monitoring also allows our engineers to identify and adjust any inefficiencies and predict any possible failures.

We are also actively investigating short- and long-term renewable energy procurement sources, beginning with the purchase of renewable energy credits (RECs) in deregulated markets in line with our energy procurement strategy.



Benchmarking with ENERGY STAR

As part of our efficiency work, we use ENERGY STAR® certifications to help us benchmark our buildings against other buildings across the U.S. When a building reaches a score of 50, that means the building is doing better than 50% of the buildings it is benchmarked against. A score of 75 is required to achieve “building” certification from ENERGY STAR. Additionally, there are “tenant” certifications that do not require a score but do require alignment with certain attributes like metered offices to measure energy use, energy-efficient lighting like LED lighting, and energy-efficient equipment inclusive of an energy efficient procurement policy before they can be certified.

Building certifications are recertified annually, and tenant certifications are only required once, unless significant changes have been made to the space.



18 ENERGY STAR certified sites



Scope 3 initiatives

Fleet transition

Our fleet inventory expanded due to the number of vehicles needed to accommodate the CenterWell Home Health business, especially clinicians visiting patients in their homes. These vehicles are essential as our clinicians deliver care to patients in their homes—to expand access to care and for our patients’ convenience—and are necessary as part of our home health business model. We know that vehicle emissions negatively affect the environment, so we are working toward reducing our emissions footprint by transitioning to hybrid vehicles where possible. Our clinicians can continue using vehicles to meet with and deliver care to patients at their place of residence with peace of mind knowing that they are contributing to a positive impact on air quality around our patients' homes and communities.



Aviation fleet and certification

In 2022, our Aviation team applied for the National Business Aviation Association (NBAA) Sustainable Flight Department Accreditation Program and earned NBAA accreditation in Flight, Operations, Ground Support and Infrastructure. The team continues to work toward their goal of a 20% reduction in emissions over the 3-year certification period.

To contribute to this goal and identify practices that can be implemented to minimize the impact on the environment, the Aviation team has been exploring alternative jet fuel options, replacing diesel tugs (aircraft towing devices) with electric options, changing fluorescent bulbs with LEDs and using compostable containers, among other efforts.

Financed emissions

One aspect of our Scope 3 emissions commitment involves addressing financed emissions—those greenhouse gas emissions that are associated with investments and financing activities of our organizations. These emissions may arise from investments in projects or businesses with substantial environmental impacts. Acknowledging the link between financial decisions and environmental impact, we are dedicated to not only minimizing our operational emissions but also investing responsibly to reduce financed emissions.

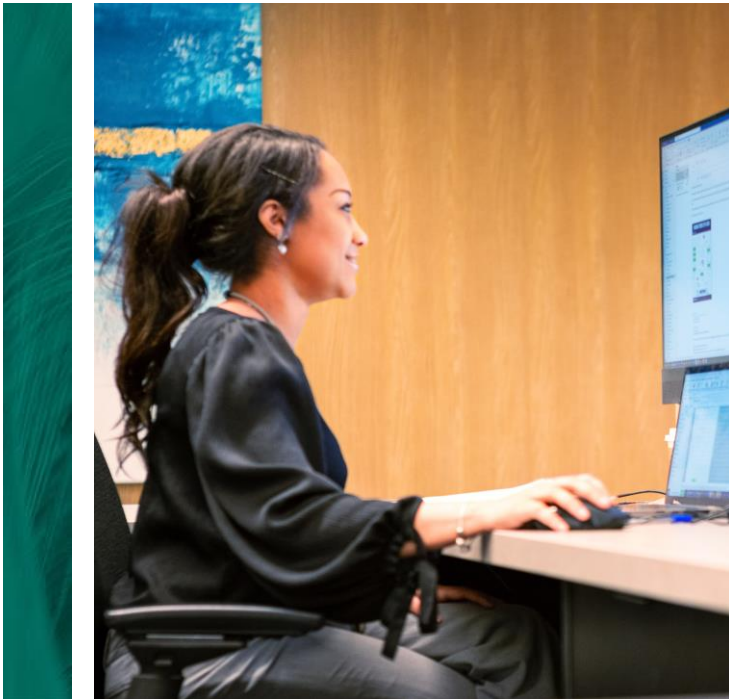


Supplier engagement

Collaborating closely with our suppliers, our Procurement team conducts regular surveys to assess and improve their sustainability practices. The partnership not only aligns our supply chain with our sustainability goals but also allows us to positively influence change throughout our network of suppliers. We actively work with our supplier base, encouraging them to designate their own sustainability goals and connecting them to resources to establish science-based targets for their organizations. Learn more about our supplier diversity efforts in the [“For each healthcare system” section](#).



In 2023, we solicited 264 suppliers asking them to complete the sustainability scorecard survey. 83 of those solicited suppliers responded, representing a 31% response rate and 25% of total spend.



Employee commutes

Employee commuting contributes to greenhouse gas emissions, so as we work to reduce our emissions footprint, it's important that our employees have options in how they get to and from work. Scope 3 emissions are associated with commutes like driving personal vehicles, using public transportation, and carpooling—though the latter options tend to help reduce population-level emissions, just as biking and walking reduce individual-level emissions. As we promote sustainable transportation choices, we not only reduce our environmental footprint but also contribute to improved air quality and reduced vehicle emissions.

Offering our employees flexible work styles, as described in the earlier [“For each person” section](#),” also has environmental implications. Offering flexible work with at-home work options means potentially reduced vehicle emissions for those who are not commuting to an office.

In Louisville, Kentucky, our corporate hometown, we are proud to partner with Transit Authority of River City (TARC)—the public transportation system for the greater Louisville area and parts of southern Indiana—to offer free rides to local employees. Employees can ride for free 7 days a week by showing their Humana ID badge to TARC drivers.



Digital adoption

Our dedication to reducing our environmental footprint includes the adoption of digital solutions and paperless communications. Core to this commitment is our drive to encourage email opt-ins and grow our digital marketing universe.

By promoting electronic communication channels, we aim to minimize the need for print and postage, reducing waste and production costs associated with traditional mail. Our digital efforts also include investments in other online capabilities, providing members with faster and easier access to their benefits information, claims information, plan documents, ID cards and provider directories. These measures align to our broader sustainability goals and underscore our commitment to responsible, eco-conscious business practices.



In our efforts to reduce print and postage costs, we're making it easier to sign up for and receive paperless communications.



Our cumulative print and postage savings achievement was \$21.8 million, representing a \$16.8 million increase over our initial \$5 million goal.



As we work to increase the digital adoption rate (DAR) among members who enroll in paperless communications, our focus remains on email opt-in preference for contact versus standard mail. The goal is to increase the number of members who enroll for paperless communications by 15% (from 11% to 13%) by 2025.



We've achieved 15.7%, or 119% of our goal.



By 2025, we're committed to growing our net digital marketing universe by 10% with an increase in the DAR among members who enroll in paperless communications and complete their MyHumana registration.



We've achieved 14.2%, or a 133% increase.

Reducing resource waste and recycling

Our commitment to sustainability extends to every part of our operations, including waste diversion, recycling and the responsible management of resources. Within our offices and physical locations, we implemented a range of initiatives to minimize resource waste and promote environmentally conscious practices like recycling programs, composting, office supplies reuse, and furniture and supplies donations. Some of our pharmacy packaging is also eco-friendly and utilizes biodegradable materials.

In our largest cafes, we offer compost collection to divert organic waste from landfills and repurpose into compost for reuse, and we donate food to local nonprofit organizations in both Louisville, Kentucky, and Green Bay, Wisconsin.



54 tons of furniture and office supplies were donated and reused from optimization.



Our electronic recycling was the equivalent of **reducing nearly 250,000 metric tons** of air emissions.

Empowering our employees

Our commitment to environmental sustainability extends beyond the workplace. We empower our employees to become environmental stewards in their daily lives by providing education and training initiatives that promote eco-conscious practices. Through these programs, we equip our workforce with the knowledge and tools to make sustainable choices both at work and at home. We offer an educational site on our organization's intranet where employees can access resources, news and training. Additionally, our employees are encouraged to follow our ESG Impact Team via our internal employee engagement site—which had nearly 3,900 followers in 2023—gaining access to valuable environmental resources and engaging in meaningful discussions. In the warmer months, we offer our employees access to used coffee grounds for their home composting, promoting lifestyle sustainability practices.





By fostering a culture of **environmental** responsibility, we aim to not only minimize our organization's footprint, but also empower our employees to lead sustainable lives in their communities—and ensure our members and patients have a healthy world in which they can thrive.

By contributing meaningfully to a strong **healthcare system** through our innovations, governance and quality, we will continue to build an infrastructure that puts people at the center.

By investing in the wide-ranging **communities** where we live, work and serve, we're not just removing the barriers that stand in the way of healthy living; we're helping pave paths toward progress and empowering diverse populations to achieve their healthiest lives.

By constantly focusing on the well-being of each **person** we encounter, we're creating positive ripple effects in the lives of members, patients and employees—because when someone has the support and care they need, they can support others, too.

By putting **health first**, Humana is making an impact for all.





Appendix





Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2023
Customer Privacy & Technology Standards	HC-MC-230a.1. Description of policies and practices to secure customers’ protected health information (PHI) records and other personally identifiable information (PII)	<p>Any information shared with Humana is to be used for the purpose of delivering care and improving the health of our members and patients. Humana and its affiliates are strongly committed to protecting any and all information received. To protect all Humana data, including member data, we adhere to robust governance and are continually enhancing our processes and strengthening our technology. For disclosure of our data privacy and cybersecurity practices, please refer to Humana’s Impact Report – For the Healthcare System – Governance and accountability – Data privacy and cybersecurity.</p> <p>Additional Resources:</p> <ul style="list-style-type: none"> • Refer to our Privacy Policies. • Refer to our Corporate Governance Policies. • Refer to Item 1C. of our Form 10-K for the period ended December 31, 2023.
Customer Privacy & Technology Standards	HC-MC-230a.2. (1) Number of data breaches, (2) percentage involving (a) personally identifiable information (PII) only and (b) protected health information (PHI), (3) number of customers affected in each category, (a) PII only and (b) PHI	We report data breaches, as required by law, to the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR) and various state agencies. Our reports are publicly available, free of charge, and can be obtained through the OCR Portal .



Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2023															
Access to Coverage	HC-MC-240a.1. Medical Loss Ratio (MLR)	<p>88.0% for the 12 months ending December 31, 2023 for Insurance segment as reported on page 52 of Humana’s 2023 Form 10-K.</p> <p>MLR rebate filings are completed and filed as directed by the U.S. Department of Health and Human Services (HHS) in Title 45: Public Welfare Part 158 – Issuer Use of Premium Revenue: Reporting and Rebate Requirements (45 CFR Part 158).</p>															
Access to Coverage	HC-MC-240a.2. Total amount of rebates accrued and paid due to non-compliance with the Patient Protection and Affordable Care Act for Medical Loss Ratio (MLR)	<p>Humana had accrued MLR rebates of \$10.7M as of December 31, 2023 and paid MLR rebates of \$4.8M during 12 months ending December 31, 2023.</p> <p>Information is disclosed in accordance with Title 45: Public Welfare Part 158 – Issuer Use of Premium Revenue: Reporting and Rebate Requirements (U.S. 45 CFR Part 158).</p>															
Access to Coverage	HC-MC-240a.3. Percentage of proposed rate increases receiving “not unreasonable” designation from Health and Human Services (HHS) review or state review	<p>100% of Humana’s proposed rate increase filings associated with community-rated small group¹ plans for the 2023 effective period received a “not unreasonable” designation from Health and Human Services (HHS).</p> <table border="1"> <thead> <tr> <th>2023²</th> <th>Number of Filings³</th> <th>Percent “Not Unreasonable”</th> </tr> </thead> <tbody> <tr> <td>Quarter 1</td> <td>26</td> <td>100%</td> </tr> <tr> <td>Quarter 2</td> <td>0</td> <td>Not applicable</td> </tr> <tr> <td>Quarter 3</td> <td>0</td> <td>Not applicable</td> </tr> <tr> <td>Quarter 4</td> <td>0</td> <td>Not applicable</td> </tr> </tbody> </table> <p>1. Humana does not offer plans in the individual market. 2. Annual filings are effective on January 1 of each effective year and include rates for each quarter thereafter unless a request is made to modify rates. Rates for community-rated plans can only be modified quarterly for 4/1, 7/1, or 10/1 effective dates. 3. Includes all community-rated small group filings submitted for rate increases, whether or not they met the threshold for review, on an annual and quarterly basis.</p>	2023 ²	Number of Filings ³	Percent “Not Unreasonable”	Quarter 1	26	100%	Quarter 2	0	Not applicable	Quarter 3	0	Not applicable	Quarter 4	0	Not applicable
2023 ²	Number of Filings ³	Percent “Not Unreasonable”															
Quarter 1	26	100%															
Quarter 2	0	Not applicable															
Quarter 3	0	Not applicable															
Quarter 4	0	Not applicable															



Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2023
Plan Performance	<p>HC-MC-250a.1. Average Medicare Advantage plan rating for each of the following plan types: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS, and (5) SNP</p>	<p>Humana’s 2023 Star Ratings based on membership at the time of release in October 2023 were:</p> <p>HMO – 4.31 LPPO – 4.40 RPPO – 3.70 PFFS – 3.98 SNP* – 4.36</p> <p>* Contracts with Special Needs Plan (SNP) membership are not exclusive to SNP members and do not receive a separate SNP rating. This number represents contracts that reported at least 1 of the 3 SNP Star measures and received an overall contract rating.</p> <p>Humana’s Medicare Advantage, Medicaid and Commercial health plans are also rated for quality and performance by the National Committee for Quality Assurance (NCQA). Our NCQA health plan ratings and accredited plans can be obtained via the NCQA website: Medicare Plans – NCQA Medicaid Plans – NCQA Commercial Health Insurance Plan Ratings - NCQA</p>
Plan Performance	<p>HC-MC-250a.2. Enrollee retention rate by plan type, including: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS, and (5) SNP</p>	<p>Refer to membership data reported on page 52 of the 2023 Form 10-K for the period ended December 31, 2023, compared to the period ended December 31, 2022.</p>



Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2023
Improved Outcomes	<p>HC-MC-260a.1. Percentage of enrollees in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking or alcohol cessation, or (6) other</p>	<p>Humana offers health plans that are designed to include a variety of holistic wellness programs and other supplemental benefits to help members achieve their best health. To combat food insecurity – a factor in social determinants of health – we also offer a wide variety of food programs for our members.</p> <p>Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of December 31, 2023:</p> <ul style="list-style-type: none"> • Over 99% of our members had access to a fitness program • Over 96% of our members had access to over-the-counter products • Over 24% of our members had access to a <u>Healthy Options allowance</u> program, along with 100% of our MA dual eligible special needs plan (D-SNP¹) members <p>¹<u>Research</u> shows that prevalence of food insecurity is particularly high among MA D-SNP members.</p> <p>Additional Resources:</p> <ul style="list-style-type: none"> • <u>Refer to our Health and Wellness Programs - Medicare Advantage Members.</u> • <u>Refer to our Health and Wellness Resources for Medicaid Members.</u> • <u>Refer to our Health and Wellness Resources.</u>
Improved Outcomes	<p>HC-MC-260a.2. Total coverage for preventive health services with no cost sharing for the enrollees, total coverage for preventive health services requiring cost-sharing by the enrollee, percentage of enrollees receiving Initial Preventive Physical Examinations (IPEE) or Annual Wellness Visits (AWV)</p>	<p>Humana offers health plans that are designed to include a variety of preventive health services with no member cost share.</p> <p>Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of December 31, 2023:</p> <ul style="list-style-type: none"> • Over 78% of our members had a \$0 primary care physician cost share • 100% of our plans contain benefits for “Welcome to Medicare” preventive visit, annual wellness visits and routine physical examinations at \$0 cost share • Over 96% of our members had access to routine dental, vision and hearing benefits



Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2023
Improved Outcomes	HC-MC-260a.3. Number of customers receiving care from Accountable Care Organizations or enrolled in Patient-Centered Medical Home programs	Refer to our Value-Based Care Report .
Climate Change Impacts on Human Health	HC-MC-450a.1. Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographic incidence, morbidity, and mortality of illnesses and diseases are incorporated into risk models	Refer to: <ul style="list-style-type: none"> • Humana’s Impact Report “For the Environment,” to our Carbon Disclosure Project (CDP) Report for climate-specific measures, and to our Task Force on Climate- Related Financial Disclosures Index table in this document. • Our Health Equity website for information regarding our efforts to address Social Determinants of Health that affect a wide range of health risks and outcomes, as well as reports of our concentrated work within specific geographic communities. • Our Issue Briefs which support our Social Determinants of Health initiatives throughout the enterprise and further our strategy to influence population health focused policy change. • The Humana Foundation website for information regarding efforts to improve and sustain positive health outcomes in communities. • The Humana Healthcare Research website for information regarding Humana's scientific research in healthcare to improve quality of care and population health.



Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (Updated October 2024)
Governance	(a) Describe the board’s oversight of climate-related risks and opportunities.	<p>The Nominating, Governance & Sustainability Committee has responsibility for Board-level oversight of the Company’s ESG strategy, practices, and reporting. The Nominating, Governance & Sustainability Committee receives formal ESG reports from management at least twice annually regarding the Company’s ESG initiatives, metrics and progress on established goals, as well as ad hoc ESG communications as necessary.</p> <p>In addition, we have an internal ESG Steering Committee, overseen by our Chief Administrative Officer and Chief Legal Officer, to guide the integration of our ESG efforts with our long-term business strategy. This ESG governance structure complements the long-standing responsibility of our Board and each of our Board committees in overseeing various aspects of the Company’s ESG-related risks and practices.</p> <p>Refer to Humana’s most recent CDP Responses, section C4. Governance. and Proxy Statement pg. 27.</p>

Update as of October 2024: Humana voluntarily submitted its climate disclosures to CDP in October 2024 for the period ended December 31, 2023. Humana has aligned its TCFD reporting accordingly with links to its current CDP report.



Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (Updated October 2024)
Governance	(b) Describe management’s role in assessing and managing climate- related risks and opportunities.	<p>Climate change responsibilities: The Chief Risk Officer (CRO) and the team that report to the CRO, assesses and manages climate-related risks and opportunities and how they connect within the larger ERM framework. This gives an annual analysis to better understand and reevaluate the impact of climate-related risk and opportunities on business operations and our investment portfolio. Example of climate-related decision: Management discussed with the Nominating, Governance & Sustainability Committee of the Board a proposal to create a science-based target aligned with criteria established by the Science Based Targets initiative (SBTi). The committee ultimately agreed with management’s recommendation, and a science-based target was approved by SBTi in 2022. This same process is reoccurring in 2024 as Humana seeks to set a target on its scope 3 category 15 emissions while better understanding the implications of its lending.</p> <p>The CRO is the Chair of the Enterprise Risk Management Committee (ERMC), and reports to the Chief Legal Officer (CLO). The CRO leads the second line of defense risk management function, including Enterprise Compliance and the Enterprise Crisis Management and Business Resiliency teams. The CRO oversees the ERM framework on behalf of the Board of Directors, ensuring the framework is appropriately implemented across the three lines of defense functions. The framework considers assessment and monitoring of environmental risks that may be related to climate-related issues. Given that risks are evaluated at various operational levels includes pricing, operational, strategic, regulatory, and financial markets risks, the CRO monitors and oversees climate-related issues such as extreme weather events and environmental regulations that may contribute to those risks in the scope of the office’s regular responsibilities. Humana therefore considers the CRO to inherently have the highest level of management for climate-related issues. The CRO applies the framework to risks identified by Humana’s first line of defense, consisting of business areas and operational teams across Humana, and are responsible for identifying, assessing, mitigating, monitoring, and managing risk within those respective areas.</p> <p>In conjunction with the chairman of the board, CEO, and the board of directors, the Chief Compliance Officer (CCO) also provides overall leadership and governance for the corporate compliance plan. Regulatory Compliance, led by the CCO, is included within the second line of defense. The CCO is the chair of the Corporate Compliance Committee (CCC) and, among other things, has responsibility for the Company’s Corporate Compliance Plan and reporting on the state of compliance matters, including any such matters that are climate-related, to the Audit Committee. The CCO reports directly to the CLO. The CLO is a member of Humana’s Executive Management Team and reports directly to the CEO/President, who is also a member of the Board of Directors. The CCO also provides periodic updates to the Audit Committee of the Board of Directors. Humana therefore considers the CRO and CCO to share in the highest level of management for climate-related issues.</p> <p>Refer to Humana’s most recent CDP Responses, section C4. Governance..</p>



Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (Updated October 2024)
Strategy	(a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	<p>Climate-related issues potentially arising in each time horizon that could have a material financial impact on Humana include:</p> <ul style="list-style-type: none"> • Acute Physical Risk: Hurricanes, floods, tornados, ice storms, and wildfires are significant weather events most likely to impact Humana employees, facilities, suppliers, and our customers. These events can disrupt our business offices, data centers, and medical centers or other facilities. Our Florida, Puerto Rico, and Texas operations are in areas that often experience severe storms. Extreme weather events impact vulnerable populations, often leading to fatalities. Humana’s premium pricing is sensitive to several factors that may be impacted by climate change, including severe weather (e.g., hurricanes) or public health epidemics. • Resilience: Humana strives to engage vendors that can support our progress toward achieving sustainability goals while saving on operational costs. For example, our current facilities management vendor has specific sustainability requirements formalized in our contract for services. In 2023 Humana saw a 7% decrease in greenhouse gas emissions in per agreed upon baseline emissions. <p>Refer to Humana’s <u>most recent CDP Responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</u></p>



Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (Updated October 2024)
Strategy	(b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	<p><u>Products and Services</u></p> <p>As a health care company, the communities Humana serves may be directly and indirectly affected by climate-related issues. Natural disasters and crisis events can take a serious toll on health and well-being as people cope with the stress of rebuilding lives and communities. Our employees, customers and communities have dealt with wildfires, ice storms, floods, hurricanes, a global health pandemic and building closures. During each event, Humana offered early prescription refills, suspended prior authorization requirements, and provided community-wide access to a crisis intervention hotline and counselling services. Some of our employees received assistance from Humana's Helping Hands program, which provides financial support to qualified employees who face unexpected hardship from a tragic, isolated event. As our climate shifts and our customers' needs shift in response, we are taking proactive measures to ensure their care is not interrupted.</p> <p>Our customers' have a growing need to have reliable access to early prescription refills prior to the more frequent and intense weather and precipitation events affecting our coastal service areas such as Florida, Puerto Rico, and Texas. Therefore, the Pharmacy Distribution team is located strategically across the U.S. to ensure Humana's distribution points are in closer proximity to customers where prescriptions need to be filled, particularly in the context of extreme weather events. Moreover, we have taken steps to engage the respective state governments, to request emergency approval for filling prescriptions in advance of extreme weather events. In 2023, in response to natural disasters, the Humana team allows for proactive prescription pick up and longer hours of pharmacy operations.</p> <p><u>Upstream/Downstream Value Chain</u></p> <p>Climate-related risks and opportunities have influenced our value chain, with regard to identifying and engaging vendors, who can support our progress toward achieving sustainability goals and reducing costs. We recognize that our procurement practices have upstream and downstream impacts on GHG emissions, embodied carbon, energy consumption, air and water pollution, and waste generation. During supplier business reviews, we expect suppliers to share their use of sustainable products, influence our procurement decisions and translate to Humana employees the option of choosing sustainable alternatives when making purchases.</p> <p><u>Operations</u></p> <p>Physical climate-related risks and opportunities have influenced our operations strategy, particularly with regard to implementing projects that support our progress toward achieving sustainability goals while saving on operational costs. Our Enterprise Associate and Business Solutions team collaborates closely with vendors to identify projects, submit budget requests, and oversee progress toward our goals in the course of maintaining our facilities.</p> <p>Refer to Humana's <u>most recent CDP Responses, section C5. Business strategy.</u></p>



Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (Updated October 2024)
Strategy	(c) Describe the resilience of the organization’s strategy, taking into consideration different climate- related scenarios, including a 2°C or lower scenario.	<p>Climate-related scenario analysis to inform Humana’s business strategy has not yet been utilized. We support the TCFD recommendations and map our ESG disclosures to the TCFD framework. As part of this effort, we anticipate conducting a more thorough and intentional effort to identify and prioritize climate-related risks and opportunities across our portfolio as well as leveraging qualitative and quantitative transition and physical climate scenarios to consider how different possible climate futures and embedded assumptions may impact our long-term business strategy.</p> <p>Refer to Humana’s most recent CDP Responses, section C5. Business strategy.</p>
Risk Management	(a) Describe the organization’s processes for identifying and assessing climate-related risks.	<p>Definition: When identifying or assessing climate-related risks, substantive impact is often dependent on the business area affected. Crisis management processes use a 3-tier structure to evaluate thresholds (of criticality). The thresholds utilize specific criteria based on the risk’s impact to members, reputation, employees, compliance, facilities, financials, and technology to differentiate between levels of criticality, ranging from an Incident, Significant Event and Crisis Event. The Chief Legal Officer (CLO) will inform the Board once a Significant Event and/or Crisis Event is declared. Facilities managers are continuously monitoring crisis events and reporting through appropriate channels to document losses and damage. An incident is considered a day-to-day occurrence, while a significant event is defined as a non-enterprise, regional event impacting access to care, employees or facilities, while a crisis event is considered a corporate level event impacting brand, members and/or employees. Humana’s materiality assessments also inform the definition of substantive strategic impact to our business. Core issues that achieve the highest ranking against indicators evaluating environmental and social impacts as well as civil society & NGO priorities pose the most shareholder, customer, and internal employee concern, and are therefore considered to be substantive in nature.</p> <p>Quantifiable indicator: The quantifiable indicators used to define substantive financial impact are based on the severity to which our financials, employees, customers, technology, reputation, and ability to meet compliance standards are impacted. We utilize a substantive financial impact indicator of \$100 million of P&L impact to identify “Crisis” level events, which pose the most risk.</p> <p>Refer to Humana’s most recent CDP Responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</p>



Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (Updated October 2024)
Risk Management	(b) Describe the organization's processes for managing climate-related risks.	<p>Humana's Enterprise Risk Management (ERM) governance structure includes a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. Business areas and operational teams across the Company are responsible for identifying, assessing, mitigating, monitoring, and managing risk and opportunities within their respective areas. The process for managing risks versus opportunities is similar in that the same business owners evaluate potential impacts to their specific areas within Humana, whether it be reducing impacts of physical risks, such as extreme weather-related events or addressing transition risks, such as capitalizing on energy rebates for efficiency projects. Regarding physical risks, Enterprise Crisis Management and Business Continuity teams as well as Humana's Safety and Security group, which oversees the Environmental Health and Safety group, continuously evaluate the potential impact of acute physical risks, such as extreme weather events. The Safety & Security Fusion Center partners and shares real-time information with the Enterprise Critical Incident Response Team to ensure information is available to respond to emergency events across the enterprise. Humana's tools, including Everbridge's Visual Command Center, provide access to real-time weather data to track potential events and is critical to our preparations before hurricane season. Humana's sustainability leaders alongside facility management vendors and consultancy partners work to collectively identify and implement strategies to ensure compliance with regulations. The team will report to upper-level management on necessary improvements, particularly those requiring capital, as well as progress toward compliance.</p> <p>Refer to Humana's <u>most recent CDP Responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</u></p>
Risk Management	(c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	<p>Humana's Enterprise Risk Management (ERM) governance structure includes a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. Humana's first line of defense consists of business areas and operational teams across the Company, and is responsible for identifying, assessing, mitigating, monitoring, and managing risk and opportunities within their respective areas. The process for managing risks versus opportunities is similar in that the same business owners evaluate potential impacts to their specific areas within Humana, whether it be reducing impacts of physical risks, such as extreme weather-related events (Business Continuity team) or addressing transition risks, such as capitalizing on energy rebates for efficiency projects (Enterprise Associate and Business Solutions team). Subsequently, the risk owners that support identification and assessment of both risks and opportunities are inherently responsible for managing them as well and are empowered to pursue strategic solutions toward mitigating/capitalizing by making budget requests and elevating decisions to higher-level management as appropriate.</p> <p>Refer to Humana's <u>most recent CDP Responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</u></p>



Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (Updated October 2024)
Metrics and Targets	(a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	<p>Humana uses a variety of environmental metrics to assess climate-related risks and opportunities, including risks associated with water, energy and waste management.</p> <ul style="list-style-type: none"> • Energy metrics, calculated in MWh, include total fuel consumed from renewable and non-renewable resources, total electricity consumption and total energy consumption. • GHG emission metrics, calculated in metric tons CO₂e, include Scope 1 emissions, Scope 2 emissions and Scope 3 emissions from employee commuting and business travel. • Waste metrics, calculated in metric tons, include total waste landfilled, recycled, reused and composted, as well as total hazardous waste. • Total withdrawal of water across our organization is calculated in cubic meters. <p>Refer to Humana’s most recent CDP Responses, section C.7 Environmental Performance – Climate Change.</p>
Metrics and Targets	(b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	<p>Scope 1 GHG emissions: 28,177 metric tons CO₂e Scope 2 (location-based) GHG emissions: 76,282 metric tons CO₂e Scope 2 (market-based) GHG emissions: 75,962 metric tons CO₂e Scope 3 GHG emissions: 6,025,436 metric tons CO₂e</p> <p>Also, refer to Humana’s Environmental Year-over-year Data Inventory on page 154 of this report.</p>
Metrics and Targets	(c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	<p>Reduce absolute Scope 1 and 2 emissions by 54.5% by 2032 against a 2019 base year. Reduce absolute Scope 3 emissions by 30% by 2032 against a 2021 base year.</p> <p>Refer to Humana’s most recent CDP Responses, section C.7 Environmental Performance – Climate Change.</p>



Global Reporting Initiative (GRI) content index

Statement of use	Humana Inc. has reported in accordance with the GRI Standards for the period January 1, 2023 – December 31, 2023.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	The available GRI Sector Standards are not applicable to our business and therefore have not been considered in our reporting.
GRI content index formatting notes	<ul style="list-style-type: none"> • Gray cells denote the response item is not applicable; however, this only relates to the "Omission" and "GRI Sector Standard reference no." columns. • GRI Material Topic Standards are listed in numerical order and should not be construed as order of significance. • Throughout this report, we use the word “material” as defined by the Global Reporting Initiative and not as defined by the U.S. Securities and Exchange Commission or under securities laws unless otherwise stated.



GRI content index | General Disclosures

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-1 Organizational details	Form 10-K pgs. 1, 4, 37				
	2-2 Entities included in the organization's sustainability reporting	Impact Report pg. 8 Form 10-K pgs. 13 and Exhibit 21				
	2-3 Reporting period, frequency and contact point	Impact Report pg. 8				
	2-4 Restatements of information	Impact Report pg. 8 There are no restatements of information in this report.				
	2-5 External assurance	Impact Report pg. 8 Impact Report Appendix pgs. 154 and 156				
	2-6 Activities, value chain and other business relationships	Form 10-K pgs. 4-21 Humana Inc. is active in the public sector and is generally classified among health care providers and services. Refer to our most recent report on Form 10-K for information about our value chain and business relationships. There have been no significant changes compared to the previous reporting period.				
	2-7 Employees	Impact Report Appendix pgs. 148-149				
	2-8 Workers who are not employees	40,952 workers are not Humana employees but whose work is controlled by Humana. Certain functions within our Insurance and Information Technology (IT) organizations make up the largest percentage of Humana's contingent labor.				
	2-9 Governance structure and composition	Proxy Statement pgs. 4-17				
	2-10 Nomination and selection of the highest governance body	Proxy Statement pgs. 7-8				
	2-11 Chair of the highest governance body	Proxy Statement pgs. 16-17				
	2-12 Role of the highest governance body in overseeing the management of impacts	Proxy Statement pg. 27				



GRI content index | General Disclosures (continued)

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021 (continued)	2-13 Delegation of responsibility for managing impacts	Proxy Statement pg. 27				
	2-14 Role of the highest governance body in sustainability reporting	Proxy Statement pgs. 22 and 27				
	2-15 Conflicts of interest	Ethics Every Day pgs. 14, 16, 17, 21, 23 Corporate Governance Guidelines pgs. 2 and 5 Policy Regarding Related Person Transactions Proxy Statement pgs. 18-19				
	2-16 Communication of critical concerns	Proxy Statement pgs. 25-26				
	2-17 Collective knowledge of the highest governance body	Proxy Statement pg. 5				
	2-18 Evaluation of the performance of the highest governance body	Proxy Statement pg. 18				
	2-19 Remuneration policies	Proxy Statement pgs. 21, 24, 42-43, 47-65				
	2-20 Process to determine remuneration	Proxy Statement pgs. 21, 24, 42-43, 47-65				
	2-21 Annual total compensation ratio	Proxy Statement pg. 77				
	2-22 Statement on sustainable development strategy	Impact Report pgs. 5-6				
	2-23 Policy commitments	Proxy Statement pgs. 2 and 25 Health Policy Center Standards of Excellence Ethics Every Day				



GRI content index | General Disclosures (continued)

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021 (continued)	2-24 Embedding policy commitments	Proxy Statement pg. 25 Health Policy Center Standards of Excellence				
	2-25 Processes to remediate negative impacts	Proxy Statement pgs. 25-26				
	2-26 Mechanisms for seeking advice and raising concerns	Impact Report pg. 8 Proxy Statement pgs. 25-26 Ethics Every Day pgs. 3 and 5				
	2-27 Compliance with laws and regulations	Form 10-K pg. 16				
	2-28 Membership associations	Impact Report pg. 106				
	2-29 Approach to stakeholder engagement	Impact Report pg. 9 Proxy Statement pgs. 53 and 54				
	2-30 Collective bargaining agreements	32 of Humana's employees were covered by collective bargaining agreements as of December 31, 2023. For employees not covered by collective bargaining agreements, Humana does not determine their working conditions and/or terms of employment based on collective bargaining agreements that cover its other employees or based on collective bargaining agreements from other organizations.				



GRI content index | Material Topics

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Impact Report pg. 9				
	3-2 List of material topics	Impact Report pg. 10				

GRI content index | GRI 201: Economic Performance 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Form 10-K pgs. 22-36				
	201-1 Direct economic value distributed	Form 10-K pgs. 69-123				
	201-2 Financial implications and other risks and opportunities due to climate change	Form 10-K pgs. 22-36				
	201-3 Defined benefit plan obligations and other retirement plans	Form 10-K pgs. 105-107				
	201-4 Financial assistance received from government	We report consolidated financial information about Humana Inc., as required, to the U.S. Securities and Exchange Commission (SEC) annually on Form 10-K and quarterly on Form 10-Q . All material financial information is included in these reports. We do not receive financial assistance from any government as defined in Disclosure 201-4.				



GRI content index | GRI 205: Anti-corruption 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Anti-corruption Statement Ethics Every Day pgs. 2, 52-53				
	205-1 Operations assessed for risks related to corruption	Anti-corruption Statement				
	205-2 Communication and training about anti-corruption policies and procedures	Impact Report pgs. 100-101				
	205-3 Confirmed incidents of corruption and actions taken	Humana is not, nor has it been, the subject of anti-corruption investigations or enforcement actions by U.S. or foreign authorities.				



GRI content index | GRI 302: Energy 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Sustainability Policy Impact Report pgs. 109-119				
	302-1 Energy consumption within the organization	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	302-2 Energy consumption outside of the organization		302-2	Information unavailable	We do not currently report this information.	
	302-3 Energy intensity		302-3	Information unavailable	We do not currently report this information.	
	302-4 Reduction of energy consumption	Impact Report pgs. 109-119 Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	302-5 Reduction in energy requirements of products and services		302-5	Information unavailable	We do not currently report this information.	



GRI content index | GRI 305: Emissions 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Sustainability Policy Impact Report pgs. 109-119				
	305-1 Direct (Scope 1) GHG emissions	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	305-2 Energy indirect (Scope 2) GHG emissions	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	305-3 Other indirect (Scope 3) GHG emissions	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	305-4 GHG emissions intensity		305-4	Information unavailable	We do not currently report this information.	
	305-5 Reduction of GHG emissions	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	305-6 Emissions of ozone-depleting substances		305-6	Information unavailable	We do not currently report this information.	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions		305-7	Information unavailable	We do not currently report this information.	



GRI content index | GRI 306: Waste 2020

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	<u>Environmental Sustainability Policy</u> Impact Report pgs. 109-119				
	306-1 Waste generation and significant waste-related impacts		306-1	Information unavailable	We do not report this information.	
	306-2 Management of significant waste-related impacts		306-2	Information unavailable	We do not report this information.	
	306-3 Waste generated	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	306-4 Waste diverted from disposal	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				
	306-5 Waste directed to disposal	Impact Report Appendix: Environmental Year Over Year Inventory pg. 154				



GRI content index | GRI 401: Employment 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Proxy Statement pgs. 28-33				
	401-1 New employee hires and employee turnover	Proxy Statement pg. 29 Impact Report Appendix pgs. 150-152				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Proxy Statement pg. 32				
	401-3 Parental Leave	Impact Report pgs. 46-47				



GRI content index | GRI 403: Occupational Health and Safety 2018

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Impact Report pgs. 107-108				
	403-1 Occupational health and safety management system	Impact Report pg. 107				
	403-2 Hazard identification, risk assessment, and incident investigation	Impact Report pg. 108				
	403-3 Occupational health services	Impact Report pg. 108				
	403-4 Worker participation, consultation, and communication on occupational health and safety	Impact Report pgs. 107-108				
	403-5 Worker training on occupational health and safety	Impact Report pg. 108				
	403-6 Promotion of worker health	Impact Report pgs. 30-32, 44-50				
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Impact Report pgs. 107-108				
	403-8 Workers covered by an occupational health and safety management system	Impact Report pg. 107				
	403-9 Work-related injuries	Impact Report pg. 108				
403-10 Work-related ill health	Impact Report pg. 108					



GRI content index | GRI 404: Training and Education 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Impact Report pgs. 51-54				
	404-1 Average hours of training per year per employee	Impact Report pg. 52				
	404-2 Programs for upgrading employee skills and transition assistance programs	Impact Report pgs. 41-43, 51-54, 56				
	404-3 Percentage of employees receiving regular performance and career development reviews	Impact Report pg. 51				

GRI content index | GRI 405: Diversity and Equal Opportunity 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Impact Report pgs. 30-43 Proxy Statement pgs. 6-14				
	405-1 Diversity of governance bodies and employees	Impact Report Appendix pg. 153				
	405-2 Ratio of basic salary and remuneration of women to men		405-2	Information Unavailable	We do not currently report this information.	



GRI content index | GRI 406: Non-discrimination 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Ethics Every Day pgs. 62-63 Impact Report pg. 37				
	406-1 Incidents of discrimination and corrective actions taken		406-1	Confidentiality Constraints	Allegations of discrimination are formally investigated and handled appropriately. We consider this type of personnel information confidential.	

GRI content index | GRI 413: Local Communities 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Impact Report pgs. 60-87				
	413-1 Operations with local community engagement, impact assessments, and development programs	Our Insurance and CenterWell operations promote and engage in community enrichment as described throughout our Impact Report.				
	413-2 Operations with significant actual and potential negative impacts on local communities	We do not believe our service operations have significant actual or potential negative impacts on local communities, however we do recognize that large numbers of our employees reside in certain communities where we operate. Consequently, in the event of a material restructuring of our operations there may be negative economic impacts to those communities.				



GRI content index | GRI 415: Public Policy 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Impact Report pg. 106 Proxy Statement pg. 25				
	415-1 Political Contributions	Humana’s Political Contributions and Activities				

GRI content index | GRI 416: Customer Health and Safety 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Form 10-K pgs. 14-15				
	416-1 Assessment of the health and safety impacts of products and service categories	Impact Report pgs. 93-94 Proxy Statement pgs. 34-35				
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	No material incidents were identified within our Insurance or CenterWell business segments related to non-compliance with regulations resulting in a fine or penalty, incidents of non-compliance with regulations resulting in a warning, or incidents of non-compliance with voluntary codes concerning health and safety impacts of products and services in 2023.				



GRI content index | GRI 418: Customer Privacy 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Impact Report pgs. 100-101, 104-105 Ethics Every Day pgs. 36-47				
	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	We report data breaches, as required by law, to the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR), and appropriate state authorities; our reports are publicly available free of charge and can be obtained through the OCR Portal .				



GRI content index | GRI Table 2-7: Employees

	Employee Type				Time Type					
Region	Permanent (Regular) Employees		Non-guaranteed Hours Employees		Full-time Employees		Part-time Employees		Total Employees By Region	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Alabama	878	155	131	15	885	155	124	15	1,009	170
Alaska	2	1	0	0	2	1	0	0	2	1
Arizona	1,610	717	49	14	1,583	716	76	15	1,659	731
Arkansas	332	83	63	16	333	84	62	15	395	99
California	530	330	76	23	528	331	78	22	606	353
Colorado	269	110	38	4	266	111	41	3	307	114
Connecticut	129	63	56	11	129	62	56	12	185	74
Delaware	37	10	2	0	39	10	0	0	39	10
District of Columbia	19	12	0	0	19	12	0	0	19	12
Florida	10,069	3,007	512	100	10,017	2,997	564	110	10,581	3,107
Georgia	1,713	442	179	21	1,729	442	163	21	1,892	463
Hawaii	18	9	0	0	18	9	0	0	18	9
Idaho	51	21	4	2	51	21	4	2	55	23
Illinois	675	318	41	3	687	316	29	5	716	321
Indiana	1,799	752	33	14	1,795	757	37	9	1,832	766
Iowa	139	31	8	0	141	31	6	0	147	31
Kansas	264	84	5	2	262	84	7	2	269	86
Kentucky	6,665	3,740	98	62	6,667	3,753	96	49	6,763	3,802
Louisiana	1,163	149	86	11	1,171	149	78	11	1,249	160
Maine	111	24	18	1	111	24	18	1	129	25
Maryland	268	81	48	8	267	81	49	8	316	89
Massachusetts	201	100	45	3	202	100	44	3	246	103
Michigan	256	110	28	4	263	110	21	4	284	114
Minnesota	213	78	20	1	211	78	22	1	233	79
Mississippi	555	93	46	2	564	93	37	2	601	95
Missouri	549	148	46	7	551	148	44	7	595	155



GRI content index | GRI Table 2-7: Employees (continued)

	Employee Type				Time Type					
Region	Permanent (Regular) Employees		Non-guaranteed Hours Employees		Full-time Employees		Part-time Employees		Total Employees By Region	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Montana	20	6	0	0	20	6	0	0	20	6
Nebraska	102	21	17	0	101	21	18	0	119	21
Nevada	446	149	36	7	444	148	38	8	482	156
New Hampshire	27	16	0	0	27	16	0	0	27	16
New Jersey	160	102	9	1	166	102	3	1	169	103
New Mexico	57	27	20	1	57	27	20	1	77	20
New York	472	179	73	11	469	180	76	10	545	190
North Carolina	2,133	475	277	26	2,136	477	274	24	2,410	501
North Dakota	11	3	0	0	11	3	0	0	11	3
Ohio	2,162	704	48	4	2,119	701	91	7	2,210	708
Oklahoma	179	55	9	1	179	55	9	1	188	56
Oregon	42	32	7	0	42	32	7	0	49	32
Pennsylvania	521	276	34	6	522	277	33	5	555	282
Puerto Rico	799	345	1	0	799	345	1	0	800	345
Rhode Island	11	6	1	0	12	6	0	0	12	6
South Carolina	1,208	262	151	20	1,213	264	146	18	1,359	282
South Dakota	25	4	0	0	25	4	0	0	25	4
Tennessee	992	256	73	10	994	257	71	9	1,065	266
Texas	3,949	1,177	250	30	3,931	1,180	268	27	4,199	1,207
Utah	62	46	0	1	61	46	1	1	62	47
Vermont	7	1	0	0	7	1	0	0	7	1
Virginia	682	174	53	11	691	175	44	10	735	185
Washington	347	126	78	13	346	127	79	12	425	139
West Virginia	284	59	27	4	283	59	28	4	311	63
Wisconsin	3,224	811	57	7	3,213	812	68	6	3,281	818
Wyoming	13	3	0	0	13	3	0	0	13	3
Grand Total	46,450	15,983	2,853	477	46,372	15,999	2,931	461	49,303	16,460



GRI content index | GRI Table 401-1: Employment 2016

Region	Total New Hires by Region		New Hire Gender Total		New Hires by Age Band ≤ 30		New Hires by Age Band Between 30 - 50		New Hires by Age Band ≥ 50	
	Total No. of Hires	Total % of Hires	Female	Male	Female	Male	Female	Male	Female	Male
Alabama	316	2	281	35	67	3	162	23	52	9
Arizona	336	3	252	84	103	28	107	40	42	16
Arkansas	154	1	128	26	28	5	78	14	22	7
California	203	2	126	77	25	14	66	36	35	27
Colorado	88	1	63	25	8	4	41	13	14	8
Connecticut	102	1	80	22	14	8	44	8	22	6
Delaware	14	< 1	13	1	6	0	5	1	2	0
District of Columbia	37	< 1	15	22	4	3	6	14	5	5
Florida	2,881	22	2,303	578	601	138	1,240	298	462	142
Georgia	827	6	705	122	148	24	411	71	146	27
Hawaii	4	< 1	3	1	0	0	3	1	0	0
Idaho	23	< 1	17	6	3	1	8	2	6	3
Illinois	242	2	177	65	50	12	101	39	26	14
Indiana	304	2	246	58	52	20	137	28	57	10
Iowa	35	< 1	30	5	6	1	16	2	8	2
Kansas	72	1	56	16	11	5	34	7	11	4
Kentucky	931	7	648	283	247	134	308	121	93	28



GRI content index | GRI Table 401-1: Employment 2016 (continued)

Region	Total New Hires by Region		New Hire Gender Total		New Hires by Age Band ≤ 30		New Hires by Age Band Between 30 - 50		New Hires by Age Band ≥ 50	
	Total No. of Hires	Total % of Hires	Female	Male	Female	Male	Female	Male	Female	Male
Louisiana	393	3	355	38	65	7	224	19	66	12
Maine	24	< 1	23	1	2	0	17	1	4	0
Maryland	138	1	117	21	17	4	71	14	29	3
Massachusetts	88	1	67	21	19	5	38	11	10	5
Michigan	126	1	97	29	18	8	60	15	19	6
Minnesota	56	< 1	36	20	6	3	22	12	8	5
Mississippi	191	1	181	10	36	2	123	7	22	1
Missouri	217	2	175	42	48	13	94	20	33	9
Montana	5	< 1	5	0	0	0	4	0	1	0
Nebraska	36	< 1	31	5	4	0	21	4	6	1
Nevada	192	1	141	51	48	9	61	30	32	12
New Hampshire	7	< 1	3	4	0	0	2	3	1	1
New Jersey	62	< 1	40	22	10	5	25	11	5	6
New Mexico	37	< 1	32	5	4	2	18	3	10	0
New York	199	2	143	56	32	14	80	26	31	16
North Carolina	933	7	826	107	179	20	457	54	190	33
North Dakota	5	< 1	4	1	1	0	2	1	1	0
Ohio	395	3	323	72	83	23	179	36	61	13
Oklahoma	78	1	62	16	16	4	31	10	15	2



GRI content index | GRI Table 401-1: Employment 2016 (continued)

Region	Total New Hires by Region		New Hire Gender Total		New Hires by Age Band ≤ 30		New Hires by Age Band Between 30 - 50		New Hires by Age Band ≥ 50	
	Total No. of Hires	Total % of Hires	Female	Male	Female	Male	Female	Male	Female	Male
Oregon	19	< 1	8	11	1	2	2	5	5	4
Pennsylvania	179	1	130	49	30	10	69	27	31	12
Puerto Rico	185	1	132	53	46	24	77	27	9	2
Rhode Island	9	< 1	8	1	1	1	4	0	3	0
South Carolina	486	4	420	66	77	13	247	35	96	18
South Dakota	4	< 1	3	1	1	0	2	0	0	1
Tennessee	384	3	308	76	75	21	168	35	65	20
Texas	1,445	11	1,144	301	331	66	647	162	166	73
Utah	25	< 1	13	12	2	4	8	3	3	5
Virginia	299	2	255	44	59	8	145	29	51	7
Washington	152	1	118	34	14	9	67	15	37	10
West Virginia	98	1	81	17	16	4	47	10	18	3
Wisconsin	136	1	103	33	19	9	59	18	25	6
Wyoming	4	< 1	2	2	2	0	0	0	0	2
Grand Total	13,176	100%	10,529 or 80%	2,647 or 20%	3,325 or 25%		7,199 or 55%		2,652 or 20%	

(1) Data represented is as of December 31, 2023, and is based on external hiring requisitions.

(2) Percentages have been rounded to the nearest whole number, excluding results < 1%, resulting in a total of 100%.

(3) Demographic information is based on voluntary self-disclosed information as provided by employees in Workday. Employees can update their demographic information in Workday at any time.



GRI content index | GRI Table 405-1: Diversity of governance bodies and employees

	Board of Directors		Executive Officers		Presidents, VPs and Directors		All employees below Director level	
	2023	2022	2023	2022	2023	2022	2023	2022
Female	25%	21%	10%	18%	49%	49%	76%	76%
Male	75%	79%	90%	82%	51%	51%	24%	24%
< 30 yrs. old	0%	0%	0%	0%	0%	0%	9%	10%
30 yrs. – 50 yrs. old	0%	0%	50%	36%	62%	62%	61%	60%
> 50 yrs. old	100%	100%	50%	64%	38%	38%	30%	30%
Member of an ethnic minority or vulnerable group	33%	14%	40%	36%	62%	20%	87%	44%
Not a member of an ethnic minority or vulnerable group	67%	86%	60%	64%	38%	80%	13%	56%

(1) Data represented is as of December 31 of each respective year.

(2) Percentages in the table above have been rounded to nearest whole number and may result in a sum >100%.

(3) Demographic information is based on voluntary self-disclosed information as provided by employees in Workday. Employees can update their demographic information in Workday at any time.



Environmental Year Over Year Inventory

Category	Metric	2019	2020	2021	2022	2023
Energy (MWh)	Total fuel consumption from non-renewable sources, including propane, diesel fuel, gasoline, CNG, jet fuel, and natural gas	178,050	172,955	141,637	133,092	134,349*
	Total fuel consumption from renewable fuel sources (ethanol)	542	192	193	1	8
	Total electricity consumption	177,379	166,382	172,970	179,926	187,269*
	Generated energy (solar electricity)	10	11	11	10	10
	Total renewable energy consumption	552	203	204	11	2,130
	Total non-renewable energy consumption	355,429	339,337	314,608	313,018	321,618*
	Total energy consumption	355,981	339,540	314,812	313,040	323,757*
GHG Emissions (mtCO2e)	Total Scope 1 GHG emissions (CO2, CH4, N2O, HFCs)	36,525	34,959	29,481	28,852	28,177*
	Total Scope 2 location-based indirect emissions resulting from the generation of purchased electricity, heat, or steam (CO2, CH4, N2O)	76,450	65,566	68,184	70,404	76,282*
	Total Scope 2 market-based indirect emissions resulting from the generation of purchased electricity, heat, or steam (CO2, CH4, N2O)	75,812	71,243	73,675	75,266	75,962*
	Direct biogenic CO2 emissions	9	3	3	0	1.66*
	Total greenhouse gas emissions as the sum of Scope 1 and Scope 2 location-based emissions	112,975	100,524	97,665	99,256	104,459*
	Total greenhouse gas emissions as the sum of Scope 1 and Scope 2 market-based emissions	112,337	106,202	103,157	104,118	104,139*
	Scope 3 Emissions			5,381,876	6,688,649	6,025,436*
Waste (metric tons)	Recycled (non-hazardous)	4,666	2,727	3,799	4,702	4,995
	Composted (non-hazardous)	125	60	12	50	59
	Landfilled (non-hazardous)	1,939	1,433	3,439	4,171	3,100
Water (m3)	Total water withdrawal (municipal or other water utility supplies)	728,982	715,661	648,275	754,299	612,144

- (1) No structural changes to account for in Humana's 2023 emissions reporting boundary.
- (2) Re-baselined certain 2022 data resulting from a change in methodology or improved data quality.
- (3) Humana procured Renewable Energy Certificates (REC) for the first time in 2023, accounting for a steep increase in renewable energy consumption.
- (4) Scope 3 methodology changed in 2023 from CEDA to EPA EEIO spend-based dataset migration.
- (5) Total water withdrawal decreased during 2023 due to a combination of high water consuming sites that closed and water efficiency projects in some of our owned facilities.

Environmental Reporting Assurance

The 2023 values in the above table have not yet received assurance from our third-party contractor. We will make any necessary revisions to the table above in the second quarter of 2024 following completion of the data assurance process. For more information on the assurance process and scope, see the statement of assurance within this appendix.

Update as of July 1, 2024: We received Limited Assurance from our third-party contractor on June 3, 2024 and have revised certain values in the table above from estimated to actual. Revised values are indicated by asterisk (*).



United Nations Sustainable Development Goals

Humana recognizes the role we play in the global effort to address worldwide challenges. In 2015, United Nations member states developed and adopted 17 Sustainable Development Goals (SDGs) to serve as a blueprint for a global partnership in which countries, corporations and organizations could help end poverty, protect the environment, and ensure prosperity for people and the planet.

In 2018, Humana assessed where our business impacts and corporate responsibility efforts most closely align to the SDGs, and we identified 3 goals to which our company can most contribute. Upon conducting our 2022 ESG Material Topic Assessment, we identified 4 additional goals that Humana's work is most meaningfully supporting. Throughout Humana's Impact Report are examples of our 2023 efforts that support the 2030 Global Goals, most especially the 7 listed and described here. The progress we have made in addressing these shared goals inspires us to continue to collaborate with partners as we help ensure that every person has a fair and just opportunity to be as healthy as possible.



Good health and well-being:

Improving physical, mental and emotional health means ensuring access to the care and information that people need. We work to address disparities and connect individuals to high-quality care experiences.



Affordable and clean energy:

We take part in global efforts to promote renewable energy usage, offering education and community-based solutions that improve efficiency.



Decent work and economic growth:

Our well-being initiatives, benefits, training opportunities and workplace policies create a culture of positivity, meaningful work and whole-person health.



Reduced inequalities: Our network of employees and partners reflects the diverse communities we serve—and we promote the inclusion of all individuals with pioneering equity initiatives.



Responsible consumption and production: Our efforts to minimize our environmental footprint and reduce waste advance health equity and help people achieve lifelong well-being.



Climate action: The effects of climate change can have a direct impact on individual and community health, so our science-based goals target the most pressing risks.



Peace, justice and strong institutions: Ethical, purpose-driven action at every level of our organization advances justice in our company and beyond.



2023 Third-party Statement of Assurance

Life Is On



ISO 14064-3 GHG Emissions Verification

Limited Assurance Statement

Schneider Electric (“Schneider”) has been contracted by Humana Inc. (“Humana”) for independent third-party verification of Scope 1, Scope 2, and Scope 3 Greenhouse Gas (GHG) emissions verification for their North American operation’s fiscal year 2023 GHG emissions inventory to a limited assurance level. The verification was performed in accordance with the *ISO 14064-3: Greenhouse Gases – Specification with Guidance for Validation and Verification of Greenhouse Gas Assertions (2006)* standard. The Humana GHG Inventory was prepared using, and verified against, the *WRI/WBCSD Greenhouse Gas (GHG) Protocol – A Corporate Accounting and Reporting Standard (Revised 2013)*, including the *GHG Protocol Scope 2 Guidance (2015)* amendment.

Responsibilities

Humana has sole responsibility for its GHG Inventory. The preparation of the GHG Inventory, as well as its contents, is the responsibility of Humana. Humana is also responsible for defining, adapting, and maintaining the management and internal control systems from which the information is obtained.

Schneider Electric is responsible to issue an independent report based on the procedures used during our review. While Humana has also contracted with Schneider Electric to support the preparation of their GHG Inventory, those involved in the verification work are part of different operational teams with different management oversight. All verification work and all related communication has been performed with transparency so that Humana can trust in the independence of the verification.



2023 Third-party Statement of Assurance

Scope of Verification

The organizational boundary was established following the operational control approach. The scope of this engagement covered GHG Emissions sources for all of Humana's operations, which are all located within North America. The verification included verification of Scope 1, Scope 2, and Scope 3 data along with water consumption, as follows:

- **Scope 1:** Natural Gas, Diesel, Propane, #2 Fuel Oil, Aviation Gasoline, Gasoline (Petrol) Mobile, Diesel, Ethanol blends, Refrigerants, and onsite Renewable power.
- **Scope 2:** Purchased electricity and renewable electricity
- **Scope 3:** Purchased goods & services, Capital Goods, Fuel & energy related activities, Upstream Transportation, Waste, Business Travel, Employee commuting, Employee telecommuting, Upstream leased assets, and downstream leased assets.
- **Water Consumption**

Level of Assurance

Schneider's verification of Humana's CY2023 was constructed to provide a limited level of assurance with a 5% materiality level.

Objectives

The objectives of this limited assurance verification exercise were:

- Determine if there is any evidence that GHG Emissions, as declared, were not accurate, complete, consistent, transparent, and free of material error or omission
- Review of the methodology for collecting data and preparing Humana's CY2023 GHG Inventory as stated within the Inventory Management Plan



2023 Third-party Statement of Assurance

GHG Verification Methodology:

- Interviews with relevant personnel at Humana and/or consultants assisting with preparation of the CY2023 GHG Inventory
- Review of documentary evidence produced by Humana
- Review of Humana's data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions
- Strategic audit of sites contributing significantly to consumption and/or emissions and random sampling of remaining operations data and calculation used to determine GHG emissions.

Recommendations to consider

While the recommendations below might allow for a more accurate GHG Inventory, none of them are material in nature for FY2023.

- Identify sites participating in the deregulated electric power market within the United States and utilize either the applicable eGrid factor or the electric power supplier emission factor rather than the distribution utility emission factor.
- During the verification process, the verifier requested additional documentation for a small number of electric utilities. While addressing the request, Humana identified that there were more recently published emission factors available (for multiple electric utilities) and elected to recalculate the market-based electric emissions inventory late in the verification process. At that time, no other emission factors for the inventory were updated or reviewed. Recommend that Humana adopt a "best available by" process where emission factors for all emission sources are captured as the best available at a specific point in time; ideally, prior to the emissions inventory being provided to the verifier.

2023 Third-party Statement of Assurance

Emissions Data Verified:

- Emissions

Source	Market-based Emissions (mtons CO2e)	Location-based Emissions (mtons CO2e)
Natural Gas	13,182	13,182
Aviation Gasoline	2,615	2,615
Diesel - Mobile	699	699
Diesel - Stationary	65	65
Ethanol Blend (E10)	2	2
HFC-407C	15	15
HFC-410A	193	193
Renewable Power - Onsite - Owned	0	0
Gasoline (Petrol) - Mobile	11,395	11,395
Propane	2	2
Compressed Natural Gas (CNG)	0	0
Ethanol (E85)	0	0
HCFC - 22	10	10
Electric Power	77,005	76,282
Renewable Energy Credit (REC)	(1,044)	0
Total	104,139	104,459

Scope	Market-based Emissions (mtons CO2e)	Location-based Emissions (mtons CO2e)
Scope 1 Total	28,177	28,177
Scope 2 Total	75,962	76,282
Total	104,139	104,459

Source	2023
C1 - Purchased Goods & Services	5,566,108
C2 - Capital Goods	209,139
C3 - Fuel & Energy-Related Activities	9,562
C4 - Upstream transport	83,921
C5 - Waste generated in operations	40,837
C6 - Business travel	14,578
C7 - Employee commuting	33,609
C7 - Employee commuting - Teleworking	60,319
C8 - Upstream leased assets	6,956
C13 - Downstream leased assets	406
Total	6,025,436

- Water Consumption

Sum of Total Usage		
Services	Usage UOM	Total
Waste Water	m ³	130,753.31
Water	m ³	580,867.67
Water - Irrigation	m ³	31,275.91
Grand Total		742,896.89



2023 Third-party Statement of Assurance

Conclusion and Verification Opinion

Schneider conducted verification activities in alignment with ISO 14064-3:2006(E) specifications.

Based on Schneider's verification activities and after voluntary corrective actions, Schneider has found no reason to believe that material errors, omissions, or misstatements exist in Humana's CY2023 GHG Inventory. Schneider also found that Humana's GHG accounting and calculation methodologies, processes, and systems for this inventory conform to WRI/WBCSD GHG Protocol.

A handwritten signature in black ink, appearing to read 'Raymond Stuart'.

Raymond Stuart, Lead Verifier
Sr. Project Manager, Solutions Consulting

June 3, 2024

A handwritten signature in blue ink, appearing to read 'Nenad Obradovic'.

Nenad Obradovic, Peer Reviewer
Sustainability Consultant

June 3, 2024