

Impact Report **2024**

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 CEO

At its heart, healthcare is about people caring for people. And at Humana, we understand that health is about helping people live their best lives. It's about listening to their stories, understanding their challenges, and doing our part to make life a little easier, a little healthier, and a lot more hopeful.

In our **2024 Humana Impact Report**, we share how we're working to make a difference—not just in the healthcare system, but in the lives of the people and communities we serve.

For seniors, we know that healthcare can feel overwhelming. That's why programs like Medicare Advantage are designed to simplify care and focus on what matters most: better outcomes and a better quality of life. Whether it's helping someone understand their care plan, supporting mental health, or teaching new digital health tools, we're here to walk with them every step of the way.

But our care doesn't stop at the doctor's office. We believe strong communities are the foundation of good health. One example is **Humana Community Day**, where thousands of our employees volunteered in local neighborhoods to address immediate needs, build connections, and support organizations that create lasting change. We also invest in affordable housing and partner with organizations that support veterans and military families—helping to ensure everyone has the resources they need to thrive.

While we're proud of what we've accomplished, we know there's always more to do. We'll continue to stand alongside our members, our partners, and our communities to create a future where health and well-being are within reach for everyone.

Thank you to our Humana team for all that you do to care for and support our members and patients. And, to our community, thank you for your trust, your partnership, and your belief in what's possible when people come together to care for one another.



Jim Rechtin, President & CEO
Humana Inc.



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 environmental, social and governance (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 2024 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 ESG 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 4, 2025 and is our 13th 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.

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, 2024, through Dec. 31, 2024, 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” that follows.

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 Human Resources 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 2024 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, 2024, 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 on page 148 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 2024, which helped to inform the content provided in this report. Please refer to our Proxy Statement for a discussion of meetings held in 2024 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.

Every 3-5 years we engage a third-party to perform a comprehensive material topic assessment to ensure that our ESG priorities remain aligned with our business strategy and stakeholder interests. During this rigorous process, stakeholder groups are interviewed and surveyed for their input and perspective on a wide range of topics and issues related to our business. Topics are then compiled, aggregated, standardized and further refined to ultimately reflect only those topics deemed most impactful to our stakeholders and significant to our business, as illustrated in our ESG materiality matrix. The process may culminate in either a refreshment (partial or full) of our material topics or reaffirm our existing ESG priorities. Additionally, we have an established process for annual evaluation of our material topics, and corresponding ESG materiality matrix, by our ESG Steering Committee. This review considers 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.

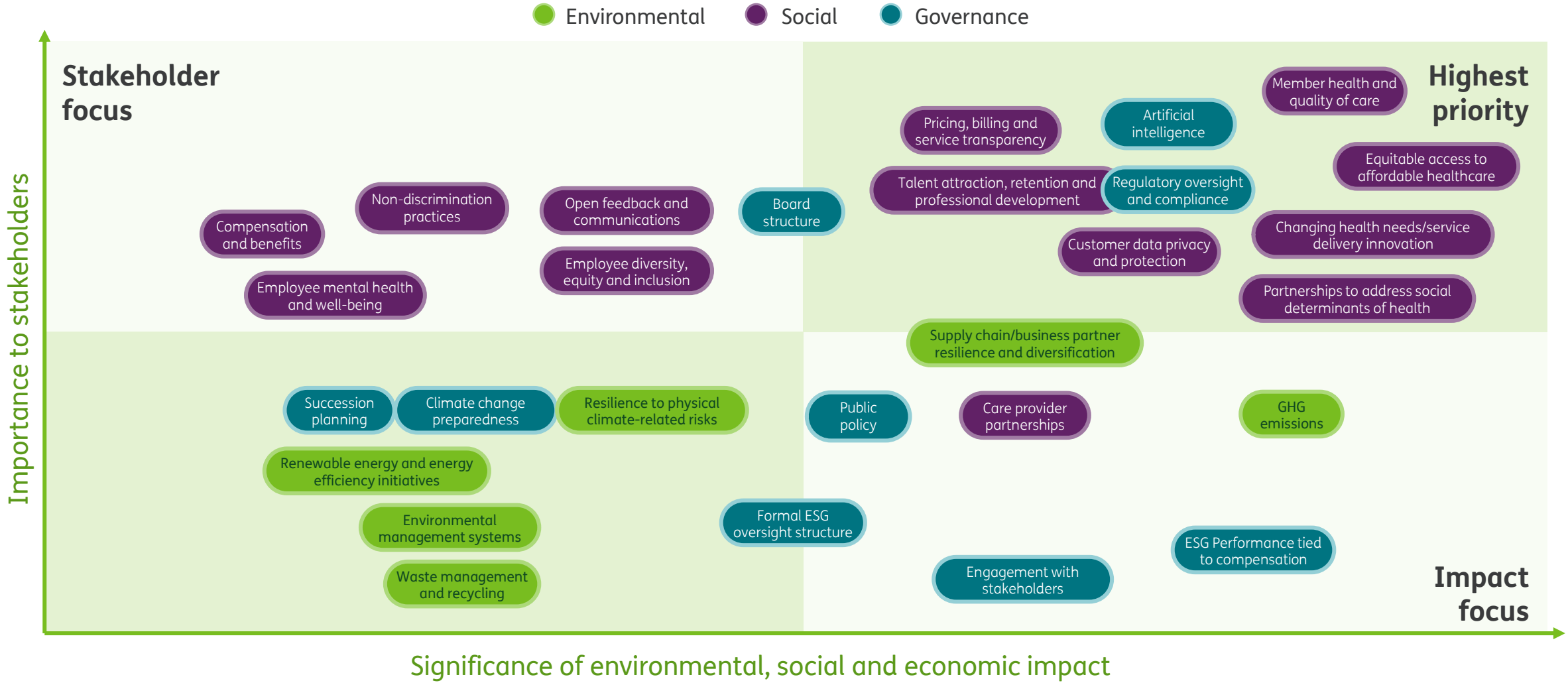


In 2022, we completed the comprehensive ESG material topic assessment resulting in a refreshed materiality matrix identifying ESG topics that we and our stakeholders consider most important to our business. In 2023 and 2024, we followed the annual review process with our ESG Steering Committee, and presented their recommendations to the Nominating, Governance & Sustainability Committee.

For 2024, the ESG Steering Committee determined that while the material topics previously identified remained largely relevant for this report, a certain modification was necessary for this reporting period. While considering Humana's business operations, growing stakeholder interest, requirements of certain government agencies, and external dynamics in this area, the ESG Steering Committee recommended, and the Nominating, Governance & Sustainability Committee agreed, adding "artificial intelligence" as a high-priority governance topic. Topics that we have determined are material to our business—including newly added artificial intelligence—are identified in the ESG materiality matrix on page 10 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.



Humana's impact summary

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 person

For our members

8.51 million
Medicare members, including **6.21 million** enrolled in Medicare Advantage (MA)

423,690
social determinants of health (SDOH) screenings conducted

6 million
beneficiaries in the TRICARE East Region (32 states including Washington, D.C.)

For our patients

390,500
patients served our primary care centers in 2024

2.38 million
patients received medication through CenterWell Pharmacy

48.29 million
prescriptions filled by CenterWell Pharmacy's mail-order service

For our employees

65,680
approximate employees

19,148
clinicians employed across CenterWell operations

88%
of employees believe the work they do at Humana is meaningful to them

For each community

6,000+
Employees volunteered on Humana Community Day with **10,000** volunteer hours captured

$14.62 million
granted to more than 30 organizations in 2024 by the Humana Foundation

$6.67 million
contributed in 2024 by Humana Healthy Horizons® for building healthcare infrastructure, increasing access, and meeting state priorities.

For the healthcare system

11.6%
fewer emergency room visits for MA members under VBC compared to non-value-based members

750,000+
providers connected 5.6 million members through our interoperability platform

$380.79 million
Total Diverse Spend

For the environment

14.5%
reduction from the base year of scope 1 and 2 GHG Emissions

141 tons
of furniture and office supplies donated for reuse

242,315
metric tons of air emission reduced through electronic recycling

Our impact platform

For each person

Humana is committed to fostering health and well-being at every level—for our teammates, our customers, our communities and our company. Through Humana insurance and CenterWell® healthcare services, we strive to build strong, supportive communities where people feel connected, cared for and have what they need to achieve their best health.

We act by removing barriers to care where and when people need it. Our goal is to improve health outcomes and quality of life—not only for those with Medicare and Medicaid, but also for families, military personnel and communities everywhere.

We also recognize that thriving communities start with our employees. Putting health first for our teammates means building a culture of well-being, where everyone feels valued, included, and supported in their growth. By investing in their well-being—professionally and personally—we empower them to bring their best selves to work and to the communities they serve.



Our impact platform

For each person

Top takeaways

For the 4th consecutive year, Humana ranked No. 1 among health insurers for customer experience (CX) by Forrester.

We launched Month of Impact, a nationwide collective impact initiative to give back to local communities where Humana employees live and work through financial donations, local service projects, food drives and Humana Foundation grants.

Leveraging our extensive experience in value-based care, we extended support to Medicaid providers in effectively managing the diverse healthcare needs of Medicaid populations.

We expanded partnerships with diverse talent organizations to enhance representation and leadership opportunities.

For a 3rd consecutive year, we were named a **Certified™ Great Place To Work®**

In 2024, our primary care centers served **over 390,500 patients**.

Humana was recognized as one of **PEOPLE's Companies that Care**.

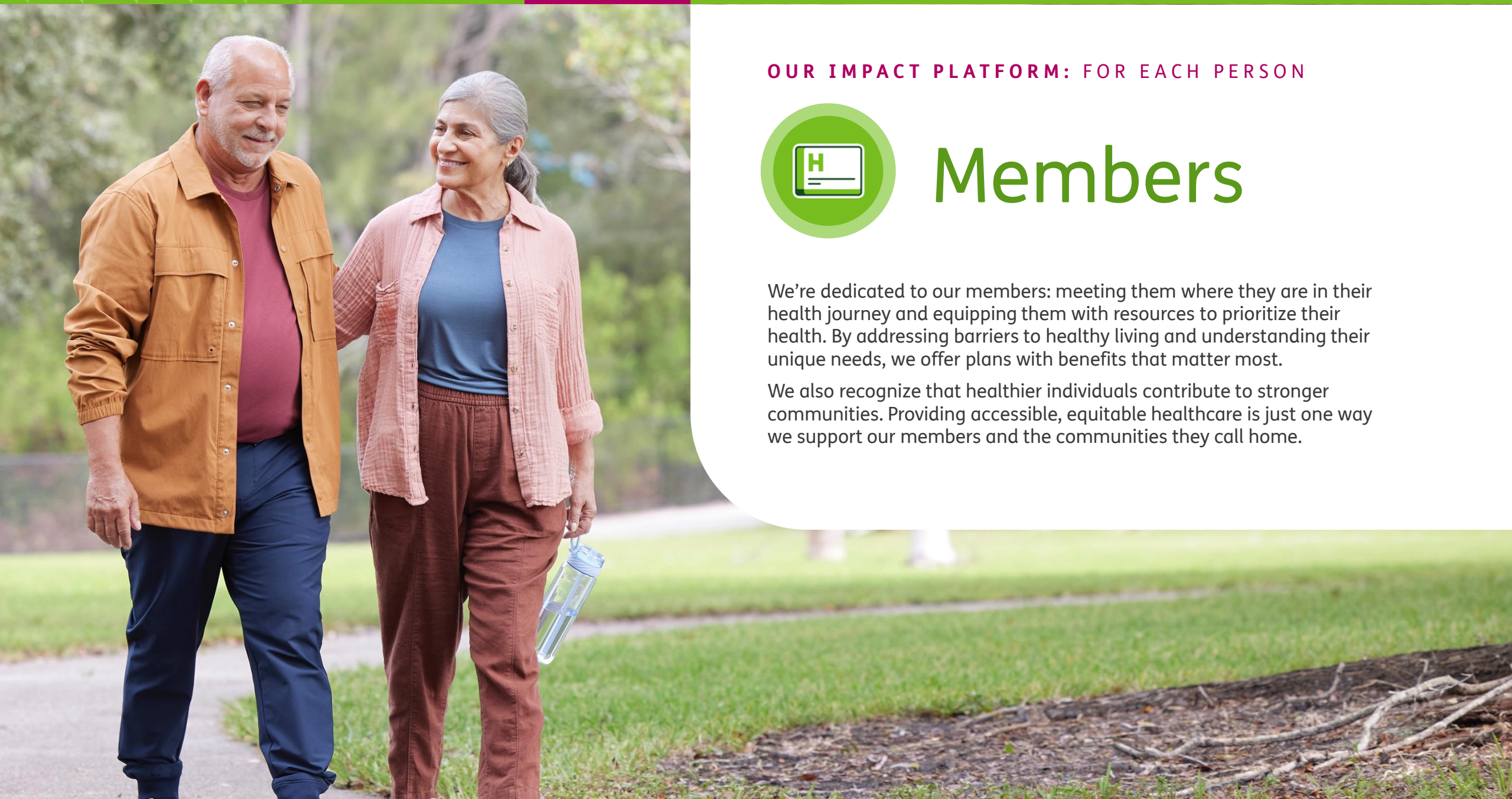
CenterWell

CenterWell Home Health® **collected nearly 90,000 meals** in its 20th annual food drive to feed people in the communities it serves around the country.

Nearly 2.38 million patients received medication through CenterWell Pharmacy.

CenterWell Specialty Pharmacy® received the **MMIT Specialty Pharmacy Patient Choice Award** in the PBM/Payer category for the 6th time in 7 years in recognition of our best-in-class customer satisfaction and commitment to patient care.

Our CenterWell pharmacists collaborated with our senior primary care providers to coordinate medications and treatment plans resulting in **improved medication adherence for our patients**.



OUR IMPACT PLATFORM: FOR EACH PERSON

Members

We're dedicated to our members: meeting them where they are in their health journey and equipping them with resources to prioritize their health. By addressing barriers to healthy living and understanding their unique needs, we offer plans with benefits that matter most.

We also recognize that healthier individuals contribute to stronger communities. Providing accessible, equitable healthcare is just one way we support our members and the communities they call home.

Supporting basic human needs

We're consistently removing barriers to health, including addressing social health needs by screening our members and connecting them to resources and their plan benefits that help them prioritize their health including chronic health conditions. Humana Healthy Options Allowance®, a benefit on select Humana Medicare Advantage (MA) plans, helps members pay for eligible essential living expenses like groceries, over-the-counter (OTC) products, and more. Unused balances roll over each month, giving members more freedom to use the allowance when and where they need it most. In 2024, 1.51 million, or about 21%, of eligible members used the Healthy Options allowance for essential living expenses.



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

- **Groceries:** 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
- **Over-the-counter items:** allergy medicine, cold and flu medicine, vitamins and supplements, first aid, pain relief, digestive health products and more
- **Utilities, rent and mortgage:** rent or mortgage payments; home phone and internet service; electric, home heating, water and sewer bills
- **Assistive devices:** grab bars, raised toilet seats, low-vision aids and reaching aids
- **Disaster preparedness:** batteries, weather radios, flashlights and bottled water

We ask new members to share their language preference so that we can provide personalized and culturally sensitive communication where available, fostering better engagement with and understanding of their healthcare plans. As an example of this, members can request our MA and MA Part D member materials in Spanish.

423,690 Social Determinants of Health (SDOH) screenings performed for Humana Healthy Horizons® members in 2024—a 21% increase in the number of screenings conducted from 2023.

96,000+ unique member referrals were made with Humana Community Navigator®, powered by findhelp, including nearly 6,200 distinct community site users.

Variety of 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 aim to deliver more than what's expected.

Medicare coverage for those eligible:

- Medicare Advantage (MA) plans
- Medicare Advantage prescription drug (MAPD) plans
- Medicare Part D prescription drug plans (PDPs)
- Medicare Supplement insurance plans

- Individual and family plans for dental and vision, as well as Humana Extend plans that combine dental, vision and hearing coverage
- Medicaid coverage through Humana Healthy Horizons for adults and children who qualify based on income

Medicare Advantage

Humana has decades of experience serving Medicare beneficiaries, with approximately **8.51 million Medicare members**—including approximately 6.21 million enrolled in Medicare Advantage (MA). By actively listening to our members and incorporating their feedback, our **2025 MA plans** are designed to meet the diverse needs of beneficiaries. We offer flexible, affordable, and high-value care options that fit within their budget and lifestyle. With 793 individual plans available across the country, we continue to expand access and innovate, delivering high-quality care options that improve health outcomes and enhance the member experience.





Our members want benefits that work for their lives, which is why we don't view Medicare Advantage as a one-size-fits-all option. Our members have told us what benefits really matter to them. We listened and created affordable health plans that offer high-quality care and align with what they want and need.

— George Renaudin, Humana's President of Insurance

Plans that put our members first

Plans with flexibility to choose a doctor who is in or out of network – at the same cost. Humana Full Access PPO plans offer the freedom to see any doctor who accepts Medicare – with no referrals needed. These plans may include dental, vision and hearing coverage. Due to their popularity, we are expanding access in 20 states in 2025.

Flexible Medicare Plans with Coverage and Part B Premium Giveback. The $0 LPPO MAPD Giveback plans, available in 35 states, provide prescription drug coverage and allow members to see any provider who accepts Medicare – including specialists – without a referral. The Part B Giveback benefit helps reduce their Part B premium every month. These plans will expand into 17 new U.S. counties in 2025.

Plans for individuals with Medicare and Medicaid. Dual Eligible Special Needs Plans (D-SNPs) simplify healthcare for individuals eligible for both Medicare and Medicaid and may include dental and vision care, and a Healthy Options allowance to help pay for essentials like groceries and utility bills, with unused balances rolling over monthly. In 2025, D-SNPs will launch in North Dakota.

Plans for people with a chronic or disabling condition who need extra support. Chronic Condition Special Needs Plans (C-SNPs) are designed for members managing specific health conditions like diabetes and chronic heart failure. These plans include hearing, vision and prescription drug coverage, along with dedicated care manager support. Humana C-SNPs will expand to Arizona, Minnesota and New Mexico in 2025.

Plans for Medicare beneficiaries living in long-term care facilities. Institutional Special Needs Plans (I-SNPs) cater to members in skilled nursing facilities, offering benefits such as transportation to medical appointments and care manager support. New in 2025, eligible members will have access to music therapy to help improve engagement and reduce anxiety. Humana I-SNPs will also expand to several new states, including Iowa, Kentucky, Louisiana, New Mexico, Tennessee, Washington and West Virginia in 2025.

Prescription drug plans for Medicare beneficiaries. Humana's Medicare Part D prescription drug plans (PDPs) provide stand-alone prescription drug coverage to help members manage their medication costs. With 3 distinct plans designed to meet members' unique health needs and budgets, Humana PDPs offer a vast network of nationwide pharmacies and mail-order options including CenterWell Pharmacy. Plus, innovative platforms, tools and programs that help provide a seamless experience for members to find drug coverage, search for information and track their spending. Our stand-alone PDPs are offered in all 50 states and covered over 2 million members as of Dec. 31.

LI NET—Medicare Part D prescription drug plan resources

As a proud national administrator of the Limited Income Newly Eligible Transition (LI NET) program, we play a critical role in helping low-income individuals transition seamlessly to Medicare Part D coverage. This program ensures our most vulnerable populations have immediate access to essential prescription drugs without interruption, increasing medication adherence and reducing overall healthcare costs.



1.01 million

members enrolled in the LI NET program as of Dec. 31, 2024

Key benefits for program participants:

- **Immediate prescription coverage:** Eligible individuals receive instant access to necessary medications, eliminating gaps in coverage during their transition from Medicaid to Medicare Part D.
- **Comprehensive and flexible access:** LI NET provides an open formulary, covering all covered Part D drugs at any pharmacy during the temporary coverage period, ensuring flexibility and broad access to care.
- **Point-of-Sale enrollments:** An innovative service, with dynamic add technology developed by Humana, allowing individuals to enroll at the pharmacy counter for eligible claim submissions, facilitating immediate access to medications, even before formal enrollment is processed.
- **Retroactive coverage:** The program offers retroactive coverage for up to 36 months, helping individuals reduce out-of-pocket expenses for past medications.

Medicare Advantage with veterans in mind: Honor plans

First introduced in 2020, Humana offers its Humana USAA Honor plans as coverage options available to anyone eligible for Medicare but designed to complement healthcare benefits some veterans may receive through the VA. Humana created the Humana Honor plan to address the unmet needs of veterans based on qualitative and quantitative feedback from consumers. This feedback determined that reasons some Medicare-eligible veterans with VA benefits seek additional coverage options include lack of convenient doctors and hospitals, long wait times for care, additional benefits not available or covered by VA benefits (e.g., dental, vision, and/or transportation benefits), and concerns about emergency department visits at hospitals outside of the VA, among others.



Humana Honor plans are available to all Medicare-eligible individuals, but are specifically designed to complement the benefits some veterans receive through VA. These plans provide members with flexibility and the option to see civilian doctors and specialists in the plan's network, helping them maximize their overall healthcare coverage options. For 2025, Humana Honor plans continue to provide $0 monthly premiums, a Part B Giveback benefit and robust coverage, including medical, dental, vision and hearing care. Currently, approximately 380,000 beneficiaries are enrolled in Humana Honor plans and these plans are offered in 48 states and Washington, D.C. To further support veteran members, we have a dedicated Customer Care phone number with a specially trained team, many of whom are veterans themselves. These specialists are equipped to help veterans navigate their benefits and connect with the right resources, ensuring they receive the care and support they deserve.

For veterans, it's to have quality care and the flexibility to choose the health coverage that best meets their needs, including MA plan options designed to complement their existing VA benefits. Humana is committed to ensuring that Medicare-eligible veterans have timely access to the care they have earned – when and where it works for them.

Humana Military TRICARE administration

Humana Military partners with the Department of Defense (DOD) to administer TRICARE in the East Region, the uniformed services healthcare program for active-duty service members, active-duty family members, National Guard and Reserve members and their family members, retirees and their families, survivors and certain former spouses worldwide. For more than 20 years, Humana Military has strived to create better health outcomes and simplified experiences through TRICARE and other military healthcare programs.

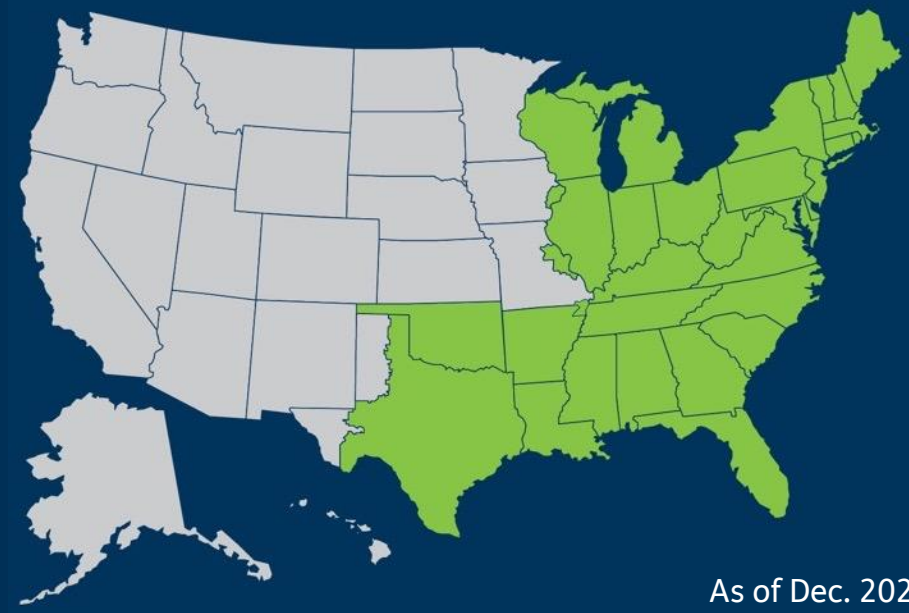
We understand that TRICARE beneficiaries face unique challenges tied to military life, including frequent moves, deployments, separations, unemployment, isolation, and food insecurity. That's why we've built a team of dedicated employees who are specially trained to address these realities. By providing personalized support and understanding the complexities of military life, we help ensure that beneficiaries have access to the care and resources they need to prioritize their health and well-being, no matter where their journey takes them.

In 2024, we served more than **6 million beneficiaries** in the TRICARE East Region.

Where we are

As the regional contractor for the TRICARE East Region, Humana Military supports beneficiaries in 32 states and the District of Columbia.

- East
- West



As of Dec. 2024

Medicaid: Humana Healthy Horizons

Through our Medicaid program, Humana Healthy Horizons®, we remain committed to managing complex populations and delivering innovative solutions that promote health equity, improve outcomes, and enhance quality of life for the most vulnerable members of our communities.

With more than two decades of experience serving people with Medicaid, Humana Healthy Horizons has developed a wide range of capabilities to serve children; parents; childless adults; and beneficiaries that are aged, blind or disabled. By integrating physical health, behavioral health, pharmacy, long-term care and social services, Humana Healthy Horizons provides a whole-person approach to improve the health and well-being of our members and the communities we serve.

Humana Healthy Horizons serves over 1.36 million Medicaid members across 9 states (Florida, Illinois, Indiana, Kentucky, Louisiana, Ohio, Oklahoma, South Carolina and Wisconsin).

4 Intent to Award Notifications (Virginia, Texas, Michigan and Georgia) in 2024



Extending our value-based care expertise to Medicaid

Humana's longstanding experience in value-based care is now being extended to Medicaid providers, enabling effective management of the diverse care needs of Medicaid populations. This approach supports both members and providers, regardless of their capacity, ensuring tailored care delivery that drives better outcomes. **In 2024, 91% of Humana Healthy Horizons members in Florida, Kentucky, Louisiana and South Carolina were attributed to a value-based primary care provider.**

Improving health with value-based care

We collaborate closely with primary care physicians (PCPs) to create healthcare experiences that improve outcomes, reduce hospital stays, and lower costs for our Medicare Advantage (MA) members. With value-based care (VBC), PCPs serve as true partners in their patients' health journeys. They go beyond the clinic walls, understanding their patients' daily lives—their challenges, aspirations, and unique needs.

VBC offers patients greater access to their care team and flexibility in how they receive care. PCPs focus on prevention, keeping patients healthy at home, and addressing broader issues like transportation or access to nutritious food. Our research shows that patients in value-based care clinics receive more preventive screenings and experience lower risks of hospitalizations and emergency room visits.

Why value-based care matters for our members

Value-based care (VBC) members see their PCPs **10%** more than non-value-based care patients. Regular primary care appointments mean better prevention and healthcare maintenance.

VBC Humana MA patients saw **32.1%** fewer inpatient admissions in 2023 versus those enrolled in Original Medicare.

Reduced ER Visits and Admissions: Humana MA members treated by value-based physicians experienced **11.6%** fewer ER visits and **7.2%** fewer admissions than those with non-value-based MA.

Humana MA members receive more preventive screenings than those under non-value-based providers across these measures: annual wellness visit, colorectal screening, diabetes eye exam, HbA1c, and mammogram.

Learn more in our 2024 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—experience better outcomes, higher satisfaction, and a stronger commitment to their health journey with us. With CenterWell Pharmacy®, both Medicare Advantage and prescription drug plan members benefit from seamless medication management through convenient home delivery, helping them stay on track with their treatments.

By integrating health plans with care delivery and pharmacy services, we provide a comprehensive, personalized approach that improves quality, access, and affordability. This connectivity helps members receive the right care, at the right time, in the most convenient setting—delivering greater value and a more cohesive healthcare experience.





OUR IMPACT PLATFORM: FOR EACH PERSON

Patients

CenterWell's senior primary care, home health, and pharmacy services deliver integrated, personalized care that improves health outcomes and enhances patient experiences. By focusing on whole-person health and building strong relationships, we've earned the trust of more patients, supporting their physical, emotional, and social well-being.

As we grow, CenterWell is expanding access to high-quality, affordable care in new and underserved communities, strengthening the health of individuals and the neighborhoods they call home. Our integrated care teams and skilled clinicians are committed to fostering a sense of belonging and support, meeting patients where they are and tailoring care to their unique needs.

Home solutions

We continue to prioritize innovative approaches to home care, optimizing care delivery for our patients and ensuring seamless access to the services they need. Through our value-based home health model, powered by CenterWell Home Health® and OneHome®, we provide integrated services tailored to individual needs that deliver personalized, comprehensive care to improve health outcomes and quality of life.



54% of our CenterWell Home Health branches earned a 4.5 or above Star Rating, increase of 1.8% from October 2023, as of October 2024.

4.27 average Quality of Patient Care Star Rating demonstrated by CenterWell Home Health vs. CMS industry average of 3.24 as of October 2024.

CMS HCAHPS (Patient Satisfaction) scores released in October 2024 demonstrated that 74.1% of CWHH providers were rated at **4 or 5 Stars** compared to the home health industry of 62.4%.

Delivering integrated, patient-centered care

Our value-based care model ensures patients receive the right care at the right time. CenterWell Home Health and OneHome work in close collaboration with our Primary Care Organization to provide timely and effective home health placement to meet patients' specific needs.

Through this partnership, OneHome acts as a central hub for referrals, managing the intake process and ensuring patients are connected quickly to appropriate care. By relieving referring physicians of administrative duties, they can focus more fully on their patients, ensuring a smooth transition to home health and continuity of care.

Additionally, we continue to optimize care for patients by enhancing partnerships with national durable medical equipment (DME) providers. These efforts ensure prompt delivery of high-quality DME and improve their care experience.

Our integrated approach reduces delays, ensures consistent support and allows patients to confidently navigate their care journey, receiving compassionate, personalized care every step of the way.

Specialized programs for better outcomes

CenterWell Home Health offers innovative clinical programs to meet specific patient needs:

CenterWell Keeping Hearts at Home
Supporting patients with heart failure in managing their health at home to reduce hospital readmission and improve heart health.

Daily Difference with Diabetes™
Helping patients manage diabetes through personalized care plans and education accredited by the American Diabetes Association (ADA).

PRIME Wound Care®
Delivering wound care, treatment and management to promote healing and prevent complications.

Safe Strides®
Enhancing mobility and working to prevent falls to keep patients safe at home while promoting safety and independence in daily activities.

Gadine's story



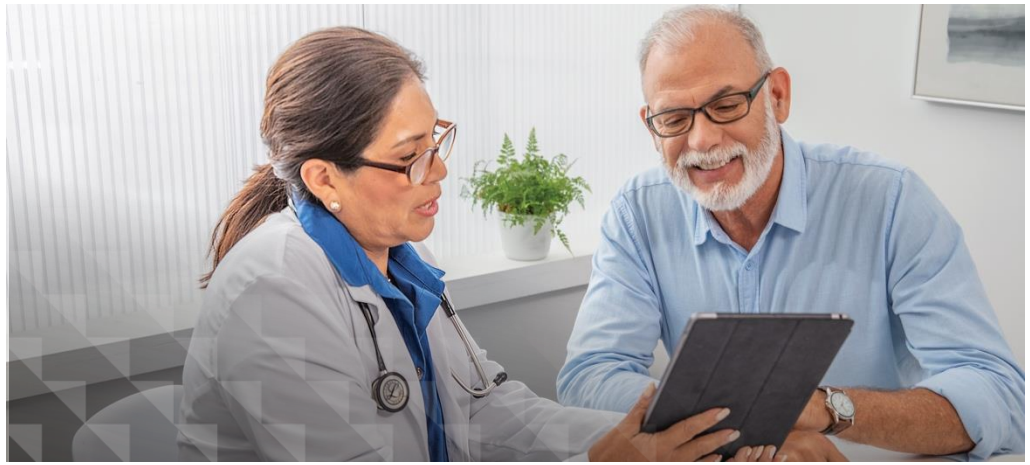
Gadine A. had severe swelling in her legs, due to heart failure, which caused her to be wheelchair- and house-bound. Through CenterWell Keeping Hearts at Home, she received continuous monitoring, medication adjustments and education on lifestyle changes. This personalized care led to significant improvements in her swelling, mobility and overall well-being, allowing her to regain her independence again.

Learn more about Gadine's success with CenterWell Keeping Hearts at Home here.

Learn more about CenterWell Home Health's advanced clinical programs and patient outcomes from Sherri Rains, Chief Clinical Officer, CenterWell Home Health.

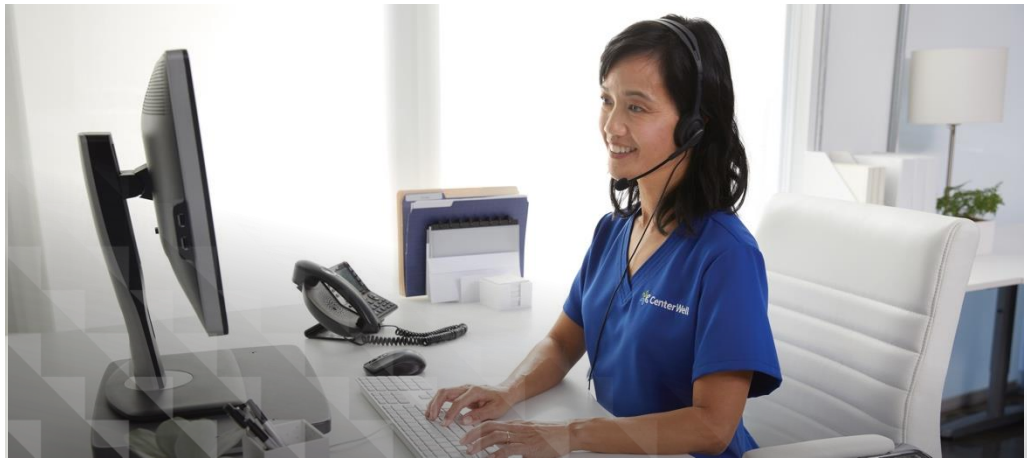
Strengthening the connection between patients and physicians

We recognize that seamless communication between patients, their physicians and care teams is critical to improving health outcomes. To strengthen these connections, we introduced initiatives that enhance coordination and support throughout the care journey:



Physician Champion Program

This program provides dedicated medical experts who collaborate with referring physicians to review home health referrals, ensuring patients receive the most appropriate care tailored to their clinical needs.



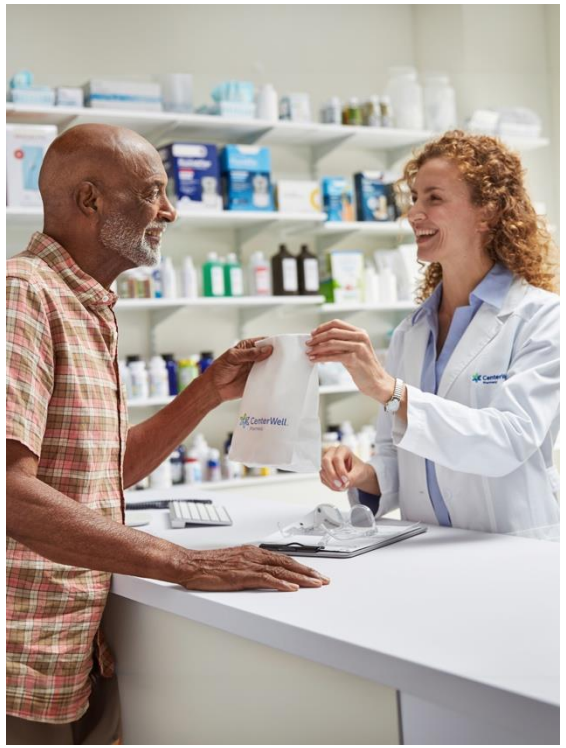
Support Calls

Between scheduled home health visits, patients receive proactive check-ins to address emerging clinical issues, offer additional guidance or provide reassurance.

By fostering stronger coordination and communication between physicians and care teams, patients receive a more integrated and compassionate care experience, ultimately improving health outcomes and satisfaction.

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 improving access, medication adherence and integrated care ensures better health outcomes and a superior healthcare experience for our patients.



CenterWell mail-order and specialty pharmacies served nearly **2.5 million** customers.

CenterWell Pharmacy's mail-order services filled nearly **48.29 million** prescriptions.

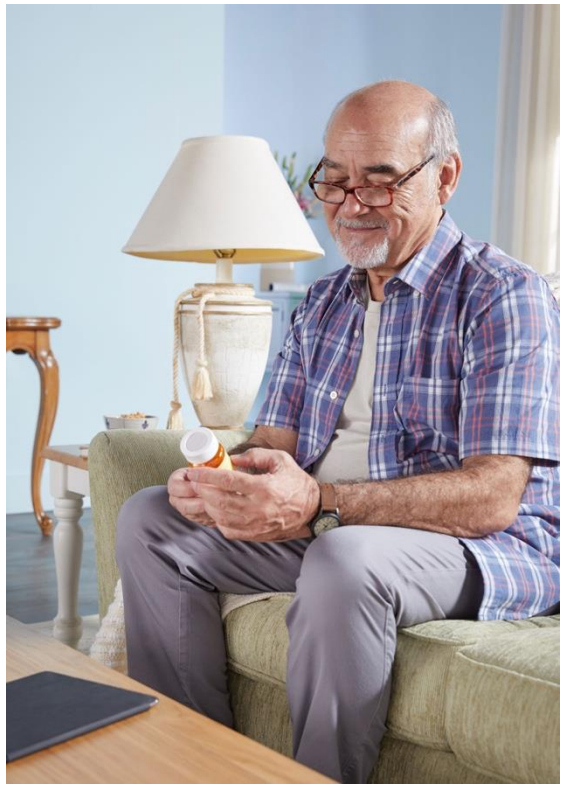
CenterWell Specialty Pharmacy dispensed nearly **660,000** specialty prescriptions.

CenterWell Pharmacy dispensed prescriptions at **39** retail pharmacy locations co-located with provider groups.

CenterWell patients have 2.6% higher adherence, and **$346 lower total medical costs** by using CenterWell Pharmacy.

Improving access and outcomes for patients with complex conditions

For patients managing complex, chronic conditions, CenterWell Specialty Pharmacy provides personalized care with the right medication at the right time, reducing medical complications from delays in critical therapies. In 2024, we supported more than **118,300 specialty patients,** offering **216 specialty limited distribution drugs (LDD).** By prioritizing medication access and specialized support, we empower patients to stay on track with their treatments and improve their overall quality of life.



Enhancing medication adherence

Medication adherence is essential for successful health outcomes and preventing avoidable events. Through integrated care and patient support, CenterWell Pharmacy helps patients manage their prescriptions effectively, ensuring timely refills and dose compliance. When a patient's clinical team works with the pharmacists who manage their medications, we can help reduce health risk events for our patients.

To further support patients, CenterWell Pharmacy launched a new mobile app in 2024, enabling patients to manage their prescriptions with greater ease. The app features a simplified dashboard that allows users to request refills, shop for over-the-counter products and track orders—all from their mobile devices.

Integrating pharmacy with primary care services

Our pharmacy operations are closely aligned with CenterWell Senior Primary Care clinical teams to deliver a seamless patient experience aimed at improving care and health outcomes. Pharmacists work alongside providers, to share the responsibility of quality care, by coordinating medications and treatment plans.

Additionally, pharmacy teams administered **23,183 vaccines at 230 vaccination clinics**, expanding access to preventive care for patients. Through **8 collaborative practice agreements**, we streamlined care delivery and improved patient outcomes by integrating pharmacy expertise directly into primary care workflows.

Primary care

CenterWell Senior Primary Care® and Conviva Senior Primary Care™ deliver 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, chronic disease screenings, mental health services and more. Our commitment is to make it easy to access care. We deliver on this commitment by ensuring abundant patient appointment access and eliminating social and financial barriers.

Integrated care teams—comprised of physicians, nurses, pharmacists, social workers, medical assistants, community health workers and behavioral health specialists—spend up to **50% more time with patients** than other providers. This approach fosters stronger relationships and allows for more personalized care, resulting in higher patient satisfaction and improved health outcomes, to include reduced emergency room visits and hospital admissions.

Expanding access to healthcare

In 2024, we expanded our reach, continuing to open new centers in underserved areas. We partnered with Walmart Supercenters in Florida, Georgia, Missouri and Texas to bring high-quality care to convenient locations where our patients live.



344 primary care centers were in operation at year end, representing a **16% increase** over the prior year

64% of centers are in disadvantaged geographies

15 states are now being served, including new market entries in Wichita, Kansas; Asheville, Burlington, Greensboro and Winston-Salem in North Carolina; and Savannah, Georgia.

Supporting Veterans' health

Recognizing the unique needs of veteran patients, CenterWell and Conviva Care Centers partnered with PsychArmor to launch a **Veteran Ready Healthcare Organization Certificate Program**. The initiative provides healthcare providers and employees at 23 senior primary care centers across Texas with specialized training to better serve veterans, ensuring care is tailored to their specific experiences and challenges.

Comprehensive support for seniors

Our primary care centers take a whole-person approach to care, addressing not only physical health, but also social, emotional and educational needs of seniors. In 2024, we launched CenterWell Presents and Conviva On Demand, free online libraries featuring live webinars and recorded videos on senior-focused health topics. These resources empower seniors with accessible, reliable information to improve their well-being and make informed health decisions. Also in 2024, we launched a personalized onboarding program for new patients where an onboarding specialist proactively connects with new patients to help schedule appointments, answer questions and support any immediate needs, such as prescription refills and referrals.

Beyond education, our centers provide services like transportation coordination, access to specialists, food security programs, assistance with benefits enrollment and affordable medication options. Most centers feature activity centers, hosting year-round events that address Social Determinants of Health, like social isolation and access to nutritious food. These programs create opportunities for connection and learning, helping seniors live healthier, fuller lives.





Our centers are often located in underserved areas where seniors may be challenged with access to healthcare and health education. Working with patients to improve their health literacy may help them overcome barriers to care, paving the way for a more equitable healthcare journey and improved health outcomes.

These libraries of webinars and online resources can enhance their health education, reinforce their doctor's medical advice and care team's expertise, and encourage healthy habits at home.

— Vivek Garg, M.D., Chief Medical Officer for CenterWell Senior Primary Care and Conviva Care Center



OUR IMPACT PLATFORM: FOR EACH PERSON

Employees

We know that better health outcomes start with the strong connections we build—whether with our members, patients, partners, communities or, most importantly, with each other. At Humana, we cultivate a culture where each of our approximately **65,680 employees** feel a deep sense of belonging, are valued, and have the opportunity to grow. By prioritizing their well-being, we empower employees to bring their best selves to work and to their communities.

Our work to cultivate a culture of inclusion is never finished. We are all accountable for it. And we're making great progress every day that we're proud to continue to build on. With an average **tenure of 7 years**, our employees' loyalty reflects our culture and commitment to growth. Guided by our core values — "Caring. Curious. Committed." — we continue to foster well-being and meaningful connections that drive positive impacts in our organization and in the communities we serve.

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. To prioritize health first, we invest in each employee to engage in their health. Our well-being movement inspires employees in their personal well-being journeys—both inside and outside of work. And it's fueled by the **349 employees who serve as Well-being Champions** who encourage their teammates to live well and provide them with the resources to do so. This encouragement is echoed in our leadership with **88% of employees who believe their leader really cares about their well-being.**

Employee wellness

We believe that supporting our employees' well-being is key to their success both at work and in life. Through a variety of programs and resources, we encourage employees to prioritize their health and well-being in ways that work for them.



100 Day Dash

The 100 Day Dash celebrated its 13th year in 2024 as Humana's largest belonging event, uniting employees to build confidence, support each other and give back to the communities we serve. Designed to help employees achieve their personal well-being goals—whether through increased daily activity, stronger social connections or simply being part of something meaningful—the 100 Day Dash is more than a fitness challenge. It's a 100-day celebration of community, teamwork and collective impact.

The 100 Day Dash also reinforces our commitment to giving back. Through a partnership with the Humana Foundation, we donated **$16,000** to the Wounded Warrior Project as part of the Dashing with Purpose initiative. Additionally, over **7,100 participants** qualified for seeded donations by exceeding their previous year's step count or reaching 500,000 steps for the first time. Each qualified participant received $15 in their Giving Account. More than 2,200 employees redeemed their seeded donation providing an additional contribution of $33,070 to their communities.

Well-being Snapshot

To better understand and support employees' health, we use the Well-being Snapshot, which provides valuable insights into our four key areas of focus: purpose, health, belonging and security. The tool offers a dynamic view of overall well-being at both the individual and community levels, highlighting employee goals, progress and comparisons to Humana's averages. Leaders can access the data anytime, enabling them to identify areas of strength and opportunities for growth, and take meaningful action to support their teams on their well-being journey.

Biometric screenings

We offer convenient biometric screenings to help employees stay on top of key health indicators like cholesterol, blood pressure, and blood glucose levels. These screenings provide actionable insights, empowering employees to make informed decisions about their health and prevent potential issues before they arise.

Food as Medicine Program

For employees managing type 2 diabetes, prediabetes or weight gain, we offer a virtual clinic program that uses food as medicine to drive lasting health improvements. Participants receive personalized nutrition plans, support from medical providers (including their primary care physician), health coaches, and digital tools—all aimed at helping them lose weight, lower A1c, and reduce reliance on medications. The program focuses on changing what employees eat, not how much, to achieve quick and sustainable results. The program is available without a referral, at no additional cost to employees who qualify.



Stephine's story

Stephine Stottmann, a member of the Law, Risk, and Compliance team, joined the Food as Medicine program after a diabetes diagnosis. With expert guidance and support, she transformed her health, reducing her A1c from 13.2% to 5.4% and eliminating the need for insulin. Stephine credits the program for providing the tools, information, and support that empowered her to take control of her health and improve her well-being.

> The program has given me the tools, information, and support I needed. Because I embraced the program's lifestyle wholeheartedly and leaned on my support team when the road got tough, my body responded positively. Without this program, diabetes would control my life. Instead, I am in control," says Stephine.

Employees enrolled in the Food as Medicine program:

-7.7%	avg. weight change among employee participants in 2024	**75.6%**	or 55.4 avg. reduction in insulin units/day dosage by employees
61%	of employee participants have achieved clinically significant weight loss of 5% or more, and 30% have achieved 10% weight loss.	**86**	Net Promoter Score among program participants.
-0.73	avg. A1c change in employee participants in 2024	**76**	of 186 or 40.6% of diabetes medications were eliminated
24%	of employee participants reversed their prediabetes diagnosis by lowering their A1c below 5.7 within the first 90 days of the program.		

Note: Data based on Humana program participants with type 2 diabetes enrolled ≥ 365 days at time of analysis. Results as of 4/8/24.

Engagement and Well-being Platform

We're committed to fostering a healthy and engaged workforce by offering rewards that encourage employees to prioritize their well-being. Our newest well-being rewards platform provides a comprehensive suite of tools designed to help employees create and sustain healthy habits. The platform serves as a one-stop shop for Well-being Rewards, tracking biometric screenings, health assessments, and many reward opportunities, while also offering reminders for upcoming care appointments and health screenings.

83% of eligible employees engaged with Humana's well-being rewards platform



Emergency Savings Program

Employee surveys and continuous listening campaigns allow us to gain an understanding of what our employees need for a better work-life balance. In 2023, employee feedback led to the creation and implementation of robust financial guidance and the launch of our emergency savings program. In 2024, our employees continue to find this program beneficial to them:

75% of eligible employees have enrolled in the Emergency Savings Program; **99%** remain enrolled and continue to put away savings on each paycheck.

247% avg. growth in account balances of employees enrolled in program for a year or more.

64% of enrolled employees have utilized the Emergency Savings fund for a need.

Together, these wellness initiatives reflect our commitment to creating a healthier, more supportive workplace where employees can thrive personally and professionally, while also giving back to the communities we serve.

Employee feedback

Open and honest feedback from our employees is crucial for fostering a workplace where continuous learning and development thrive. Our Annual Engagement Survey, a confidential assessment covering 18 dimensions that align with Humana's strategy and employee engagement, offers a clear view of the employee experience, pinpointing areas for growth.

Survey results of Humana employees

81% believe that Humana is committed to creating a work environment that contributes to the health and well-being of employees.

80% would recommend Humana as a great place to work.

83% are proud to work for Humana.

84% believe that in their organization, everyone has an equal chance to be successful regardless of individual differences (age, gender, ethnicity/race, religion, etc.).

88% 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.

82% believe their job makes good use of their talents, skills and abilities.

In 2024, the survey revealed several key insights, particularly around enhancing work-life balance and engagement. The response rate improved to **78%**, up from 74% in 2023.

The survey also showed that **83%** of employees were highly engaged, a slight decline from 85% in 2023. Humana's scores represent the 64th percentile overall of benchmark companies. We recognize that transparent feedback is essential for meaningful change, helping us create an environment where employees feel valued and empowered to excel for our members and patients. In 2024, various factors impacted Humana's employee sentiment, including company performance, leadership and organizational changes, and broader external factors such as the economy and the election year. These elements have a measurable impact on our employee experience.

As our workforce continues to grow and include more clinical roles, we also observe the opportunity to further improve the engagement and retention of our front-line workforce.

In addition to the Annual Engagement Survey, we regularly conduct a Continuous Listening Survey throughout the year, providing real-time insight. These ongoing surveys allow us to take immediate action to improve the employee experience, with regular updates shared with the CEO, Management Team, and other key leaders. Engagement in the Continuous Listening Survey remained steady at around **81%**, allowing us to continually assess and refine our efforts to improve the employee experience.

Humana employees give back

At Humana, giving back is more than just an opportunity—it's part of who we are. We continue to make volunteering easy and enriching, helping to strengthen employees' sense of purpose and belonging while making an impact in the communities where we live and work. In 2024, employees showed their generosity with:

1,300+

acts of kindness via Humana Together, our giving and volunteering platform.

315,200+

volunteer hours collectively logged by nearly 25,000 employees.

$10.56 million

of in-kind value of volunteer time Humana employees provided to communities.



Volunteer Time Off (VTO) and Dollars for Difference

We provide employees with guidance, ideas, and resources to volunteer and perform acts of kindness, whether virtually or in-person, individually or alongside teammates and friends—and we give eligible employees paid VTO every year to give back to their communities.

18,271 employees logged over **136,300** VTO hours in 2024.



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 donated to any eligible non-profit organization they choose. Additionally, the Humana Foundation contributes to Double Match Days where the Foundation will double the match of any gift that employees make to eligible nonprofit organizations.

In March 2024, employees who gave were also entered to win grants distributed to a nonprofit of their choice. In total, **11 grants were awarded to Humana employees during March Double Match event: 10 $25,000 grants and 1 $50,000 grant.**

794,000 distributed to non-profits through the Dollars for Difference

$1.41 million double match dollars from the Humana Foundation

$3.27 million total employee matching gift dollars made in 2024 by the Humana Foundation to more than 4,000 unique organizations

Month of Impact

In 2024, we held our first-ever Month of Impact, a month-long collaborative effort to support local communities where Humana's employees live and work. During this time, **employees gave a total of $1.79 million**, demonstrating the extraordinary power of collective generosity. The initiative also included local service projects, food drives, and grants from the Humana Foundation, further amplifying our impact.

Culture of belonging

Fostering a culture of belonging is foundational to who we are. Our efforts aim to ensure every employee feels valued, included, and empowered to thrive. Building on our corporate values, we focus on creating an environment where everyone feels they truly belong.

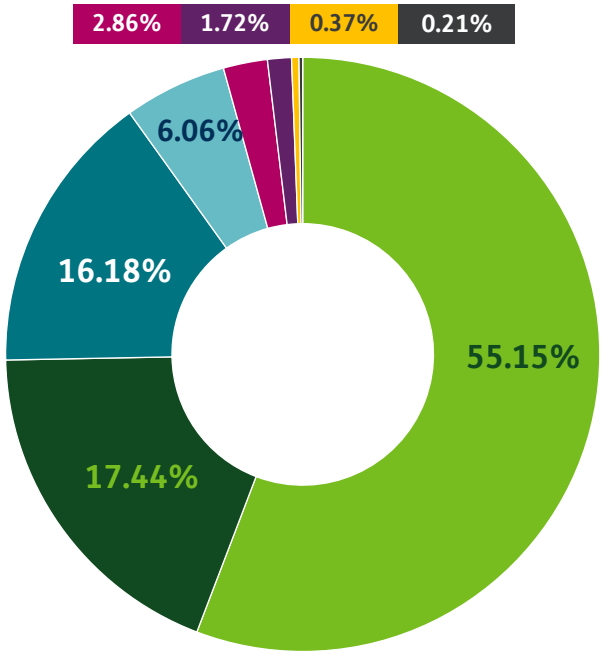
88% of employees believe that people in their department or team demonstrate cultural awareness and respect for individual differences, reflecting our ongoing efforts to build an inclusive and supportive workplace.

A highlight of 2024 was our annual Diversity, Equity and Inclusion Day and Humana Community Day. These events were employee-focused and designed to enrich engagement, bring our values to life, and celebrate our shared commitment to inclusion. Offered both on-site at our corporate headquarters in Louisville, Kentucky, and virtually, we provided all employees an opportunity to connect, share experiences, and strengthen their sense of belonging at Humana. In addition, we remain committed every day to advancing our inclusive culture journey through ongoing programs, and resources, fostering a culture that reflects the diverse communities we live and work in.



Employee demographics and representation

We leverage our talent and the human resources system to voluntarily obtain self-disclosed demographic information of our employees, allowing us to provide transparent disclosures. The information below represents our workforce demographics as of Dec. 31, 2024.



- 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:	Women comprise:
43% of employees	**75%** of employees
31% of management	**76%** of management
24% of senior leaders	**51%** of senior leaders

Management includes: Supervisor, Manager and Associate Director
Senior leaders include: 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: 1,939 | **Employees with disabilities 720** | **LGBTQ+ employees 1,174** | **19,037 of employees are mature workers ≥ 50 years of age**

Self-ID

Through our self-identification campaigns and throughout the year, we continue building employee trust through safety and belonging. Each year, we encourage all Humana employees 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.

Network Resource Groups

Our employee-led Network Resource Groups (NRGs) are open to all employees and provide personal, experience-based forums for exchanging ideas, building community and driving measurable business outcomes through NRG members' unique perspectives. Through 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. Each NRG has a leadership team with roles that include president, well-being lead, and project manager.

Looking ahead to 2025 and beyond, we are committed to optimizing intersectionality within and across NRGs, fostering collaboration and creating even more inclusive spaces that reflect the multifaceted identities of our workforce. By amplifying intersectional initiatives, we aim to deepen belonging, strengthen allyship and deliver measurable impact within our organization and the communities we serve.

17,695 employees participated in at least 1 NRG as of Dec. 31, 2024, representing a 7% increase from the prior year

28% of employees participated in at least 1 of our 10 NRGs

With **10,631** members as of Dec. 31, 2024, 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



Empowering women through NRGs

A key initiative of the Women's NRG, open to all employees, is the Women in Technology (WIT) chapter, which empowers women through technology as a tool for growth, innovation and problem-solving. WIT fosters a sense of community and provides opportunities for networking, shared experiences, and advice-seeking. Together, these initiatives demonstrate our commitment to supporting and empowering women at Humana.



Fostering intergenerational collaboration

In its 5th year, the GenUs NRG continues to foster community and collaboration across the enterprise. Through quarterly networking events, educational sessions and book clubs, GenUs creates spaces for continuous learning and engagement. Key partnerships have included collaborating with the IMPACT NRG on intergenerational team effectiveness and with the Health Equity & Social Impact team to lead sessions addressing health disparities among Medicare members.



Promoting health and cultural awareness with Unidos NRG

The Unidos NRG fosters health and cultural awareness through diverse programming that empowers members and builds community. With high engagement during National Hispanic Heritage Month, Unidos hosted events celebrating Hispanic culture, while offering professional development through career growth sessions and workshops on personal brand and communication skills for employees. To enhance accessibility, the group introduced Spanish-language resources, including financial literacy materials. Collaborating with DEI leaders and other NRGs, Unidos supported initiatives like the "Today a Reader, Tomorrow a Leader!" program, which donates books written in Spanish to promote literacy and education in the community.

Leadership development

Our commitment to cultivating exceptional leaders is built on our dedication to creating a diverse workforce representative of the communities we serve. We believe that fostering leadership excellence through growing equitable and inclusive career pathways for all employees is connected to these outcomes of our organization.

Inclusive Leader Professional Development

We prioritize continuous growth in cross-cultural awareness and inclusive leadership. Through our Inclusive Leader Professional Development program, leaders dedicate 2 to 4 hours annually to building their cultural competency and inclusive behaviors. By setting this standard, our leaders foster a culture where everyone feels valued, aligning with Humana's values and strengthening our ability to serve communities.

Our executive leaders get hands on to deepen their empathy

98% completed the Inclusive Leader Professional Development program

1,490 total hours of training

Learning Days

Hosted quarterly, our Learning Days offer leaders and employees opportunities to learn and grow together and take the knowledge they gain back to their organizations. In 2024, we covered topics, such as economic justice, intersectionality, allyship, inclusive leadership and psychological safety and trust.

Humana employees and leaders spent 16,095 hours participating in Learning Days throughout the year



participants reported "Participation in Learning Days helped me improve my cultural competency."



participants reported "Participation in this event contributed positively to my employee experience."



participants reported "Because of this event, I learned something new."



participants reported "Because of this event, I will challenge myself to think differently."

Senior Leadership Support

Support from our management team and senior leaders helps to integrate diversity, equity and inclusion into the fabric of our organization from the top down. This support helps to drive the hiring, development, promotion and retention of our diverse workforce while advocating for our diverse employees.

Representing various levels of leadership, there are five distinct committees that support strategic objectives that are directly linked to our annual measurements. In 2024, we expanded our scope to include a subcommittee partnership with the ESG Steering Committee, which focuses on partnering with external advocacy groups and diverse suppliers. This partner committee ensures alignment with Humana's enterprise-wide social impact and sustainability priorities.

The work of these committees has led to significant progress, including enhanced skills-based hiring practices and updates to self-identification categories. These initiatives have had a measurable impact on outcomes and serve as a critical lever for advancing this work.

Accountability efforts have led to Humana receiving high marks in benchmarking like:

Fair360's Top 50 – Humana ranked No. 6 Overall, and on the following 2024 Specialty Lists:

#5 LGBTQ+ Employees

#8 Black Executives

#8 Latino Executives

#12 Executive Women

#12 Environmental, Social and Governance

#12 Philanthropy

Hispanic Association on Corporate Responsibility's Corporate Inclusion Index

Human Rights Campaign's Corporate Equality Index

Providing Equal Talent Opportunities

Attracting talent is essential to building an inclusive and equitable healthcare system. By embracing a wide range of perspectives and experience, we drive innovation and deliver care that reflects the communities we serve. Our employment policies strictly prohibit discrimination based on factors such as race, gender, age, sexual orientation, disability, or veteran status, and we take affirmative action to ensure equal opportunities for all qualified individuals.

In 2024, we advanced our recruitment strategies to better reach underrepresented talent pools, leveraging skills-based hiring and partnerships with diverse professional organizations. This enhanced our ability to attract top talent and foster a workplace where everyone feels valued and empowered. For more details, see our EEO-1 report.



Expanding equitable pathways for talent

Our Disability Hiring Program and Mature Workers Initiative creates pathways for individuals with disabilities and experienced professionals to join our workforce. By partnering with specialized recruitment sources, we bring in diverse perspectives that enrich our organization and help us better serve our members and our communities.

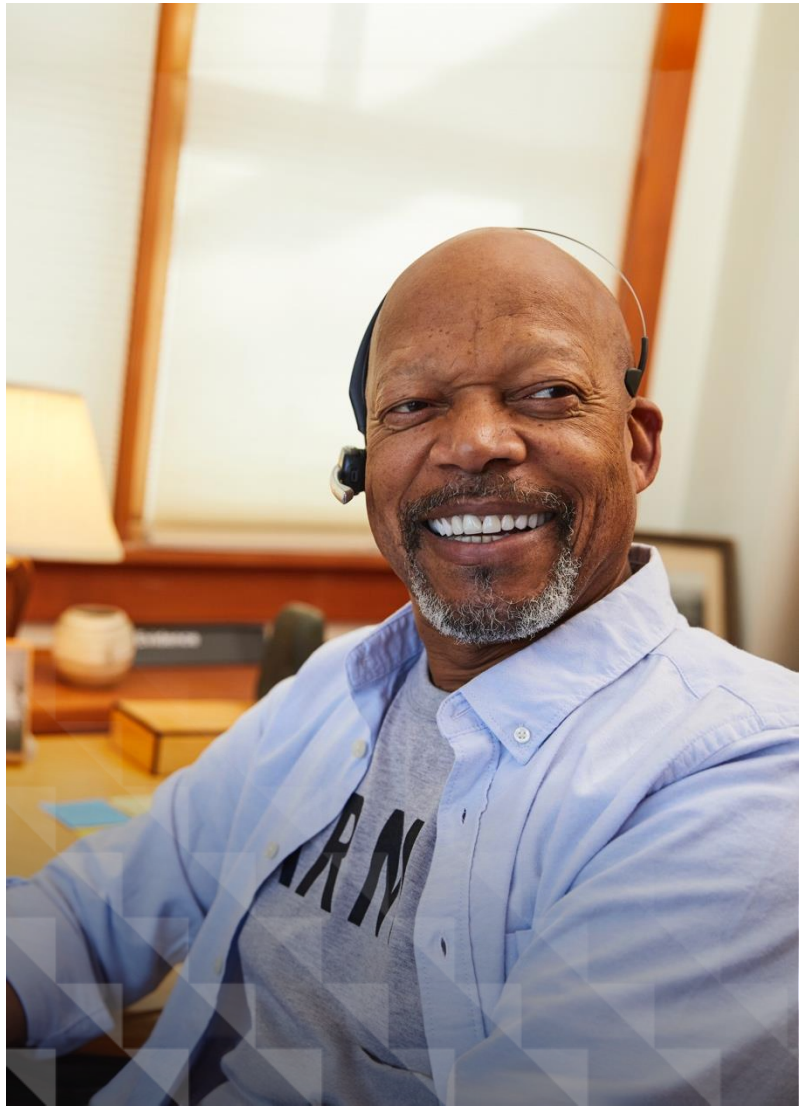
In 2024, Humana was recognized as a **"Best Place to Work for People with Disabilities,"** earning top marks on the Disability Equality Index® for the 5th consecutive year. This reflects our ongoing commitment to fostering an inclusive culture where all employees feel valued and supported. Our ACCESS Network Resource Group (NRG) further advocates for employees impacted by disabilities, promoting psychological safety and inclusion across the enterprise. In 2024, we also launched the development of our neurodiverse workforce strategy to improve talent acquisition and retention efforts around hiring and development of neurodiverse individuals.

Veterans & Military Spouse Hiring Initiative

Humana is dedicated to supporting veterans and military spouses, recognizing their unique skills and perspectives. In 2024, we announced a new hiring strategy, pledging to **hire 2,000 or more military-connected employees by 2032**, with a focus on retention and flexible work options. Our goal is to **have 75% retention within the first year and 90% retention within years 2 to 5.** Key programs include the Salute NRG, which fosters community and advocates for military-connected employees, and Salute Military Transition Program, which helps veterans and spouses navigate the shift to corporate life with upskilling, wellness support and leadership training.

During 2024 we hired **349** military-connected employees, representing **17.5%** of our hiring goal.

These efforts combined with our participation in The 4+1 Commitment have earned Humana recognition as a **Top Veteran-Friendly Employer** by U.S. Veterans Magazine. Since 2011, we've hired over 6,000 veterans and military spouses, reinforcing our commitment to creating meaningful career opportunities for those who serve.



Partnerships with talent organizations

We recruit professionals across the country and in 2024 strengthened our relationships with Historically Black Colleges and Universities (HBCUs), the Divine Nine historically Black fraternities and sororities, and Hispanic-Serving Institutions (HSIs). We hosted early career programs on our Louisville campus for organizations, such as the National Association of Black Accountants (NABA), Delta Sigma Theta and Kappa Alpha Psi, while also supporting college affinity groups like the Harvard Business School Black Student Union.

We collaborated with professional associations including the National Black MBA Association (NBMBAA), NABA, National Bar Association, Prospanica, The Consortium and The Executive Leadership Council, attending in-person and virtual career fairs to connect with top talent. Through these partnerships in 2024, Humana celebrated its most diverse MBA internship class across demographics. Our partnerships include internship programs as well, with interns joining us from the YMCA Louisville Chestnut Street Black Achievers Program, and colleges and universities.

We want diverse students and professionals to know that Humana is a place where they can thrive and build their career. As our partnership programming matures, we continue to align our diverse talent strategy, workforce projections and expand the professions we will need most, like clinicians. We also aim to focus on groups currently underrepresented within our workforce and leadership, further strengthening our commitment to building an inclusive and equitable organization.

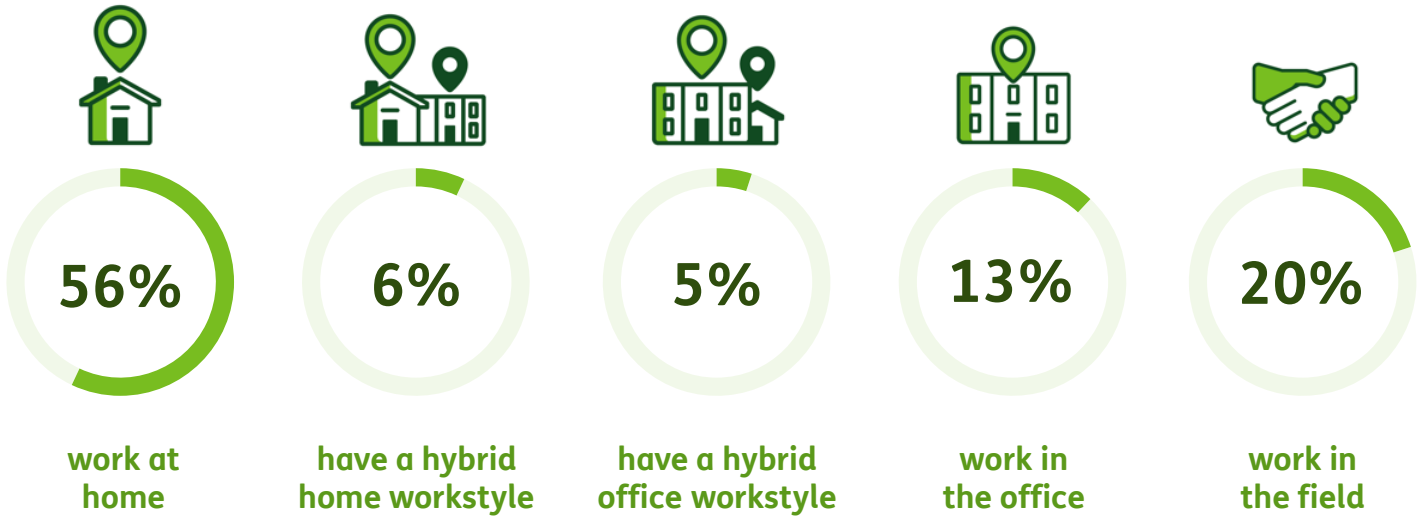


Investing in our employees

At Humana, our greatest asset is our caring, curious and committed workforce. We're dedicated to fostering an environment where employees feel supported, empowered and equipped to thrive. From competitive compensation and benefits to professional growth opportunities, we're invested in every aspect of our employees' well-being and success.

Workstyles

Community is a verb at Humana, because the relationships we form 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 well-being. We're proud to offer a variety of workstyles to accommodate various needs. **84% of employees believe they have the flexibility they need to manage their work and personal needs.**



Voluntary turnover rate

Our culture is further reinforced by our voluntary turnover rate (VTR), which is an important indicator of workforce satisfaction as our employees continue to choose us. Using Workday, we measure our VTR, which includes full or part-time, regular employees who left voluntarily during each year (excluding contractors and variable staffing pool). In 2024, our VTR was 14.4%, representing an increase from 13.4% in 2023.

Professional development

We're committed to promoting continuous learning and growth by offering employees a comprehensive range of resources to enhance their skills and advance their careers. As a result, 75% of employees believe Humana provides them with opportunities for growth and development.

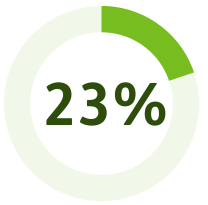
Our professional development initiatives ensure employees have access to tools, mentorship and opportunities that enable them to succeed in their current roles and prepare for future growth opportunities, strengthening our organization and driving innovation.

Our leaders conduct regular performance evaluations for their direct reports through mid-year check-ins and annual performance reviews. The mid-year check-in provides an opportunity for leaders and employees to align on goals and address professional development needs for the rest of the year. The annual performance review, applicable to all permanent employees at Humana, facilitates a formal and comprehensive discussion to enhance performance, engagement, and professional growth.

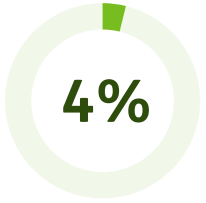
During 2024, 100% of Humana's eligible employees received an annual performance review.



were female employees



were male employees



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



included management (Management: Supervisor, Manager and Associate Director)



included all other employee roles



Leader development

Humana leaders are asked to further expand their development through participation in field hours training and The Leader Standard. Field hours training helps leaders 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. Additionally, the Leader Standard serves as a guide for all Humana leaders to help them understand leadership fundamentals and differentiators to become an effective leader.

97% of Humana's executive people leader population completed Leader Standard Development Hours, totaling 4,113 hours.

Mentoring

The Humana Mentoring Program allows employees to learn from one another, build a caring professional community and reinforce a culture of learning. The program creates a time-bound, mutually beneficial learning partnership 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 supporting skill development, expanding professional opportunities and encouraging every employee to succeed.

4,835 employees engaged in active mentoring relationships as of 12/31/2024.

Enterprise learning and development

In 2024, we evaluated our learning and development management system and began sending targeted communications to employees, making it easier for them to identify relevant learning opportunities. With improvements planned for 2025, we hope to enhance perceptions of growth and development, boost engagement in learning, and scale personalized learning recommendations. By improving access and participation, we're equipping employees and leaders with the skills they need to create better experiences for those we serve.

$171	spent per active full-time employee for learning and development	**51**	avg. hours per active full-time female employee	**24**	avg. hours per active full-time management employee
10,145	employees completed at least one activity via a vendor-hosted online learning platform	**53**	avg. hours per active full-time male employee	**21**	avg. hours per active full-time professional employee
52	hours spent in learning and development activities on average per active full-time employee	**15**	avg. hours per active full-time executive management employee	**32**	avg. hours per active full-time support and technical employee
38,148	learning and development hours for people leaders related to leadership development content	**12**	avg. hours per active full-time senior management employee	**95**	avg. hours per active full-time contingent employee

Education support service

Through our partnership with Guild, we're breaking down barriers to help employees achieve their educational and career goals. The program helps reduce costs as a barrier by covering up to $5,000 a year in education expenses, paid directly to over 30 partner institutions offering more than 300 programs—which means employees have no out-of-pocket expenses or reimbursement delays.



Guild

$14.83 million in employee tuition assistance through the Guild program as of 12/31/2024

6% of eligible employees enrolled in a Guild program as of 12/31/2024

77% of employees enrolled in a Guild program as of 12/31/2024 were female

56% of employees enrolled in a Guild program as of 12/31/2024 were Black, Indigenous, People of Color (BIPOC)

100% paid tuition for RN to BSN degrees through Guild

225 employees enrolled in a no-cost RN-BSN program, and 48 employees have graduated as of 12/31/2024

And beyond

Beyond Guild, we also provide our employees with support to pursue education through other U.S.-accredited institution bootcamps and certifications, with flexibility tailored to fit their busy lives. By enabling skill attainment, the program supports employees' personal growth while driving key business outcomes: reducing turnover, boosting internal talent mobility and building the skills needed to meet strategic goals.

$7.98 million in employee tuition reimbursement associated with formal education programs and certifications as of 12/31/2024

In 2024, we expanded our offerings to include AI-focused programs and began working with nursing and physician groups to identify future job needs. As our business evolves, we will continue to enhance the program to align with both employee aspirations and organizational priorities.

Compensation and benefits

To us, compelling compensation and benefits go beyond attracting and retaining talent—they give employees the foundation to thrive. By supporting their physical, emotional and financial well-being, they are able to live meaningful, healthy, and secure lives, and are inspired to deliver on Humana's purpose of improving health and well-being.

Our competitive benefits packages are designed around what employees need and value most, and our well-being movement motivates employees to reach their health goals. We offer tools and resources to make it easier for employees to grow in their careers and pursue career opportunities across the enterprise.



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 spending account (FSA) contributions
- Life insurance
- Short- and long-term disability insurance
- Tuition assistance program
- 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

- Internal and external learning events
- Access to degree and certification programs with tuition assistance

Parental leave

We understand the profound impact major life events have on our employees, which is why we offer benefits that support their well-being both at work and at home, especially during these times. Our paid parental leave program provides eligible employees with time away to bond with their newborn, adopted or fostered child, allowing more balance in their life and helping their families thrive.

49,495	1,325	1,202	1,160	
employees who were entitled to parental leave, by gender:	employees took parental leave, by gender:	employees returned to work during the reporting period after parental leave ended, by gender:	employees returned to work after parental leave ended and were still employed 12 months after their return to work, by gender:	Return to work rate and retention rate of employees that took parental leave, by gender:
Females: **36,254** Males: **13,241**	Females: **902** Males: **423**	Females: **816** Males: **386**	Females: **784** Males: **376**	Females: **96.1%** Males: **97.4%**

Exploring our Total Rewards

We've made significant progress in listening to our employees and acting on their feedback. Through our Exploring our Total Rewards initiative—a multi-year effort to create compelling, meaningful offerings to meet our employees' evolving needs—we're reshaping our benefits and compensation package to truly support our workforce.

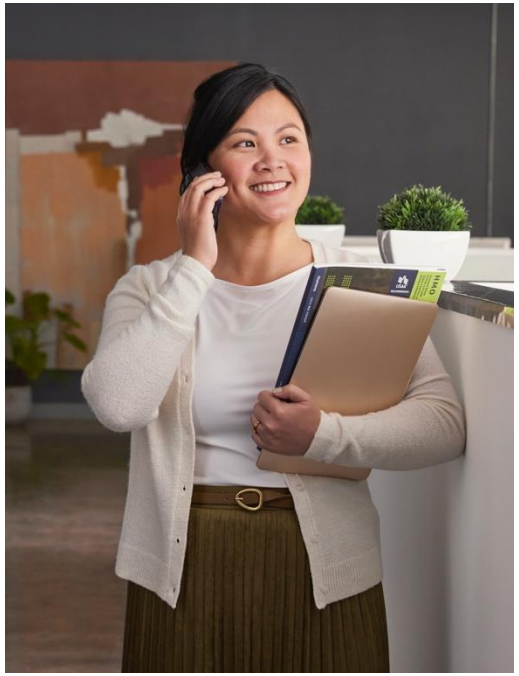
Our commitment to continuous improvement is driven by employee input. Building upon our efforts from the most recent Total Rewards survey, we've continued to develop engaging programs informed by market best practices and benchmarking that will take place throughout 2025, including increased employee recognition, additional company holiday and enhanced parental leave.

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 and the organization.

As of April 2024, Humana provides pay ranges on all job postings, underscoring our commitment to pay equity while remaining competitive in the market. We're also educating our employees to enhance their awareness and understanding of our pay philosophy and practices.

And, 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.

Workforce

Our workforce spans a diverse range of roles, all contributing to our mission of delivering guided, comprehensive care to the people who need it most. From clinical professionals on the front lines to technology and analytics experts driving innovative solutions, each employee plays a vital part in transforming healthcare.

Clinical careers

CenterWell clinicians deliver personalized, holistic care across more than 300 senior primary care centers, home health services, and pharmacy operations. We invest in recruiting and retaining top talent, offering competitive benefits, flexible work options, and opportunities for professional growth. Clinicians are essential to shaping our integrated senior care strategy, and we are proud to provide a platform where their expertise informs care delivery and innovation.

In 2024, we employed 19,148 clinicians across our CenterWell operations, including physicians, nurses, pharmacists, therapists, care managers, medical assistants and other healthcare support teammates.

- **10,107** nurses
- **1,211** pharmacists
- **561** care managers
- **610** social workers
- **4,356** therapists (occupational, physical, speech)
- **1,249** medical assistants/aides
- **1,022** physicians
- **32** radiologists
- **44%** of CenterWell Senior Primary Care and Conviva physicians, nurses, medical assistants, and administrative staff are BIPOC



Home health workforce development

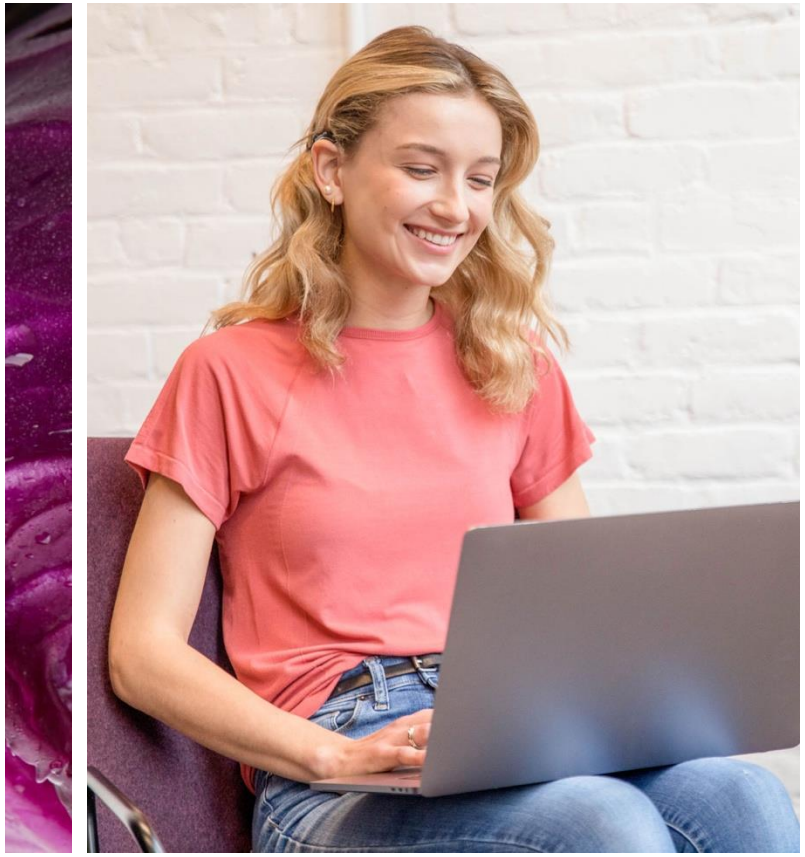
To build a sustainable workforce of home health clinicians, we partner with health sciences schools to attract and hire students through clinician rotations, externships and academic collaborations. **In 2024, 262 students completed clinical rotations across 24 schools,** and during summer 2024, we hosted **5 externs in home health branches.** These initiatives allow future clinicians to gain real-world experience while becoming familiar with CenterWell's culture and operations.

We are also addressing the nursing shortage through innovative public-private partnerships. **We contributed $75,000 to the Kentucky Healthcare Workforce Fund,** matched by the state, to support nursing students at Eastern Kentucky University. The funds support students in tangible ways—like helping eastern Kentucky student nurses with food insecurity, transportation and challenges faced by first-generation students—to help them graduate and enter the workforce.

The partnership officially launches in 2025, and plans are underway to expand similar initiatives in other states.

To support new graduate nurses in home health, we have implemented initiatives like Welcome Ambassadors, a dedicated orientation plan with small group community-building sessions.

These efforts help ease the transition into specialty areas, breaking down barriers to hiring and retaining new graduates. In 2024, **we onboarded 7 new graduate nurses,** ensuring they are set up for success within our clinical teams.



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 interns gain hands-on experience, competitive pay, and housing for non-local participants

For graduate students, we offer 12-week internships, rotational programs, and full-time roles where they can apply their unique perspectives and skills to impactful work across the enterprise

Technology

As technology continues to transform healthcare, our IT team leads the charge with human-centered, data-driven solutions that make healthcare seamless and more accessible. We foster a culture of diversity, recognition and belonging through our award programs and initiatives like our Women in Tech chapter of the Women's NRG. Our early careers and internship programs further develop the next generation of technologists, empowering them to drive our mission forward.

Our impact platform

For each community

At Humana, we believe strong communities are the foundation of health and well-being. Through meaningful connections and targeted initiatives, we work to address critical health social needs to create wide-ranging opportunities for individuals and families to thrive.

In August 2024, we led the way with our inaugural Humana Community Day, which brought together thousands of employees for impactful service projects. These initiatives, in collaboration with the Humana Foundation, aim to drive sustainable solutions that address social determinants of health.

We advanced health equity by focusing on reducing disparities and improving outcomes in underserved areas and for underrepresented populations. Our dedication to serving veterans and military families provided tailored care and support, while our in-kind community support and donations delivered essential resources to those in need. These initiatives reflect our ongoing commitment to building healthier, more inclusive communities and creating positive lasting change that extends beyond those we serve.



Our impact platform

For each community

Top takeaways

In 2024, the Humana Foundation granted **$14.62 million** to more than 30 organizations in Kentucky, Florida, Louisiana and Texas, including 7 universities.

$1.79 million donated by employees during Month of Impact.

The Humana Foundation gave **$3.27 million** in employee matching gift dollars to over 4,000 unique organizations.

Since 2001, the Humana Foundation has awarded **$15.66 million** to assist over 1,700 children of Humana employees in their pursuit of higher education.

$6.67 million contributed in 2024 by Humana Healthy Horizons® via community partnerships and community investments for building healthcare infrastructure, increasing access, and meeting state priorities.

Introduced foundational health equity training available online and on-demand for all employees aimed to build confidence and capacity for and address health literacy gaps.

Collaborated across teams in support of U.S. veteran seniors through a new initiative with DUOS to enhance the healthcare experience and improve health outcomes for Louisiana veteran Medicare Advantage members with chronic conditions.

Expanded scope for Veterans of Foreign Wars (VFW) partnership to include homelessness.

220 Veteran Advocates received training and deployed veteran whole-health strategy across the country in local markets.

Humana Military served more than 6 million beneficiaries in the TRICARE East Region.



This day is almost like a catalyst - it's like a jolt in the arm for so many employees to be able to say, 'we matter here' and that 'we care for our community'. If we do that, we will actually deliver on our purpose.

— Carolyn Tandy, Chief Diversity, Equity and Inclusion Officer



OUR IMPACT PLATFORM: FOR EACH COMMUNITY

Humana Community Day

In August 2024, Humana and the Humana Foundation celebrated its first-ever Humana Community Day, bringing employees together to celebrate service and connection. The event, which focused on addressing community needs and promoting health and well-being, aimed to make an impact in three areas: Healthy Nutrition, Healthy Environment and Healthy Activity. Employees helped by packing meals, cleaning up public spaces and celebrating wellness with interactive events. The success of Humana's Community Day extended beyond Louisville, inspiring efforts across the country as part of the **Month of Impact**. Employees nationwide participated in service projects, food drives and financial giving initiatives.

In addition to hands-on efforts, the **Humana Foundation** amplified the impact by awarding community grants to nonprofits and organizations and by doubling employee donations up to $2,000 per employee to eligible nonprofits.

For our employees to be able to put on these green shirts and give back is just a testament to what we feel is our civic responsibility.

— Joe Ventura, Chief Legal Officer



More than 6,000 employees participated in our inaugural Community Day in Louisville on August 21, 2024



More than 10,000 volunteer hours logged

by Humana employees during Humana Community Day



20+
nonprofits and small businesses collaborated to impact the community

1,000
snacks packed for Metro United Way partners



81
total pallets of food packed

3,576
total boxes of food packed



1,029,876
total meals packed

132,310
pounds of food distributed to local residents



OUR IMPACT PLATFORM: FOR EACH COMMUNITY

In-kind community support and donations

In addition to the $10.56 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 2024, with an estimated **$13 million** from Humana and our employees.

- **141 tons** of furniture and office supplies were donated to various community organizations for reuse, with furniture donations representing an in-kind value of approximately **$2.46 million**.
- **1.36 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.
- More than **102,100 pounds** of food were donated for the 2024 Uniting to Combat Hunger Campaign.
- Nearly **90,000** meals were provided, along with a $15,000 contribution from the Humana Foundation, during the 20th annual CenterWell Home Health® Food Fundraising Drive.
- **2,834** event tickets to various sports and community events were donated to community organizations to attend local sporting league games and related events.
- **250** ticket vouchers leveraged for Humana employees through our recognition program and Humana Works team for Louisville Bats baseball games.

* Based on Independent Sector's 2024 value of volunteer time: $33.49/hour



OUR IMPACT PLATFORM: FOR EACH COMMUNITY

The Humana Foundation

The Humana Foundation focuses on eliminating social and structural barriers to health and healthcare through evidence-based solutions and partnerships in communities in Texas, Florida, Louisiana and Louisville, Kentucky. By working together with trusted organizations, the foundation helps create a network of support for people confronting life's challenges, regardless of their age, race, ethnicity or gender identity.

The foundation also empowers employees to give back through programs like Double Match Days, scholarships for employees' families and Humana Community Day, amplifying our workforce impact across the communities we serve.

In addition, through the Health Equity Innovation Fund and research grants, the foundation invests in programs that advance equity and innovation, reflecting Humana's commitment to empowering individuals and transforming lives.

Disaster philanthropy and support

The Humana Foundation plays a critical role in supporting communities in crisis, allocating funding each year to provide equitable, long-term recovery and positive health outcomes. In partnership with national, regional and local organizations, the foundation assists with both immediate relief efforts and in rebuilding initiatives that address inequities exacerbated by disasters.

In 2024, the Humana Foundation contributed **$1.5 million** to disaster relief for communities affected by Hurricane Helene and Hurricane Milton.

$1 million for Hurricane Helene relief:

- **World Central Kitchen:** $400,000 to support all affected areas
- **Center for Disaster Philanthropy:** $350,000 to support hard-hit areas
- **Florida Disaster Fund:** $250,000

$500,000 for Hurricane Milton relief:

- **Feeding Tampa Bay:** $250,000
- **Gulf Coast Community Foundation:** $125,000
- **Community Foundation Tampa Bay:** $125,000

In addition, Humana Inc. implemented several measures to assist members in declared disaster areas, including:

Waived Requirements: Eliminating the need for primary care physician referrals and prior authorizations, where applicable

Cost-Sharing Adjustments: Ensuring members received in-network cost-sharing rates, even when receiving care outside the network

Pharmacy Flexibility: Suspending restrictions on prescription refills to accommodate travel difficulties and evacuations

Crisis Support Hotline: Establishing a free, 24/7 crisis support hotline, offering counseling services to health plan employees, members and anyone in need across the U.S. and Puerto Rico

Connected Healthy Lives

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.



Face the Fight

In 2024, the Face the Fight™ initiative, a collaboration between the Humana Foundation, USAA and Reach Resilience, continued to make a meaningful impact in its mission to reduce veteran suicide rates by half by 2030. Launched in June 2023, the coalition now includes more than 175 organizations working together to aid in funding and innovative interventions, with the founding partners and other private organizations pledging more than $85 million through 2027. Face the Fight has funded nonprofit organizations that have shown an early impact by:

- Screening nearly 15,000 veterans for suicide risk.
- Providing more than 5,000 veterans with suicide-specific interventions.
- Training 130 mental health clinicians to deliver suicide-specific treatments.
- Provided 10 new expert, national trainers in suicide-specific treatment.
- Training over 140 mental health clinicians and peers to talk with veterans about voluntary, safe and secure storage of firearms in times of distress.

In the Kitchen with the Humana Foundation

"In the Kitchen" was a key driver in the Humana Foundation's community engagement in 2024, focusing on healthy nutrition, physical activity and social connection through the game of pickleball, events and partnerships.



"In the Kitchen" Nutrition and Well-being Festival

Held during Humana Community Day in Louisville, Kentucky, featuring a well-being fair for residents, highlighting nonprofits, small businesses and community organizations focused on health and nutrition. Activities included chair yoga, pickleball demonstration, live cooking presentations and healthy snacks.

22 Humana employees volunteered at the "In the Kitchen" event hosted in Louisville, KY, at the Norton Healthcare Sports and Learning Center.

Association of Pickleball Players (APP) clinic and "In the Kitchen" cooking demonstration

Held in Delray Beach, Florida: In April, an "In the Kitchen" nutritional education cooking demonstration in partnership with the YMCA of South Florida.

54 attendees registered to participate in the cooking demo & pickleball clinic.

Held in Louisville, Kentucky: In September, an "In the Kitchen" nutritional education cooking demonstration led by a local chef at the Norton Healthcare Sports and Learning Center.

The event served as the unveiling of **12** new indoor pickleball courts as part of a $217,000 grant from the Humana Foundation offering Louisville residents opportunities for physical activity and social connections.

24 people registered to attend/participate in the cooking demo "In the Kitchen" event and pickleball clinic hosted in Louisville, KY.

National Mall of Pickleball

In September, the second National Mall of Pickleball in collaboration with the Trust for the National Mall, Humana and the Humana Foundation featured a cooking demonstration with healthy and nutritious recipes from the Emeril Lagasse Foundation.







Humana Foundation scholarships

Each year the Humana Foundation awards scholarships to the children of Humana employees. Recipients are selected based on academic achievement, leadership ability and financial need.

In 2024, there were **80** winners, chosen from a record 651 applicants nationwide.

In addition, **162** students also had their 2023 academic year scholarship renewed.

For the 2nd consecutive year, the Humana Foundation's scholarship program included expanded eligibility to allow for applicants attending accredited vocational and technical schools in the United States or Puerto Rico.

Since 2001, the Humana Foundation has awarded more than **$15.66 million** to assist over **1,700** children of Humana employees in their pursuit of higher education.



Advancing health equity through innovation and research

In 2024, the Humana Foundation allocated **$15.2 million in grants** to improve emotional health and nutrition programming and address systemic barriers to health equity. These grants focus on innovative community solutions, regional impacts and evidence-based research.

Health Equity Innovation Fund Grants

- **Older Adult Technology Services (OATS) from AARP**: Received $2.5 million to develop an in-person and online experience educating audiences on the difficulties seniors and their caregivers face in recognizing and addressing social isolation and loneliness
- **Well-Being and Health Equity in the World Institute**: Awarded $750,000 to create a framework supporting equitable grantmaking in health equity
- **Bread for the World**: Awarded $750,000 to research the impact of the racial wealth gap on how people engage with food systems
- **United for ALICE (Asset Limited, Income Constrained, Employed) Project**: Awarded $750,000 to identify mental health provider shortages in Kentucky



"The Humana Foundation is committed to collaborating with partners that make positive impacts toward helping seniors and school-aged children reach their full health potential. In 2024, we continued to invest in partnerships with trusted organizations and institutions that are approaching these complex issues with innovative programs and solutions to help drive change and advance health equity.

— Tiffany Benjamin,
CEO of the Humana Foundation

Research grants

The Humana Foundation's research strategy is to generate knowledge that can be used in practical, scalable solutions for removing barriers that prevent people from living healthy, connected lives. Through these research opportunities, the foundation looks to explore the connections between health equity issues and chronic conditions related to nutrition and emotional well-being.

In 2024, over **$2 million in research grants** were awarded to 7 different universities:

Tulane University, University of South Florida, University of Virginia, University of Kentucky, Indiana University Bloomington, Indiana University Indianapolis and University of North Carolina at Chapel Hill.

Led by diverse researchers, 4 research teams will investigate the effectiveness of interventions in shaping a healthier approach to nutrition, and 3 will study the emotional health of seniors and school-aged children.



Regional grants

In Kentucky



- **$3 million** was awarded to Volunteers of America (VOA) for its Mid-States partnership with Louisville Metro Government to build a Community Care Campus to support unhoused individuals.
- **$500,000** was awarded to Adventurous Minds Produce Extraordinary Dreams (AMPED) to expand youth program policies and practices focused on social and emotional well-being.

In Louisiana



- **$240,000** was awarded to Second Harvest Food Bank of Greater New Orleans and Acadiana to deliver nutritious food to seniors.

In Florida



- Grants were given to Pine Castle Inc. and NAMI Hillsborough to enhance isolation-prevention initiatives for seniors and to support underserved populations with Mental Health First Aid training.
- **$600,000** was awarded to The Education Fund Inc. to address children's mental health and nutrition barriers.

In Texas



- Funding was provided for Meadows Mental Health Policy Institute to evidence-based care for traumatized or bereaved youth in Greater Houston.
- Chosen Care Inc. received a grant to promote healing among older youth in foster care in Houston and San Antonio.

Find additional 2024 grants here.



OUR IMPACT PLATFORM: FOR EACH COMMUNITY

Advancing equitable population health

We recognize that achieving better health outcomes requires a unified approach to addressing individual and systemic factors that influence well-being. Health equity and population health are deeply interconnected, with health equity serving as the lens through which we approach population health strategies. Together, they form the foundation of our equitable population health efforts, ensuring that all individuals—regardless of their circumstances—have access to the care and resources they need to live.

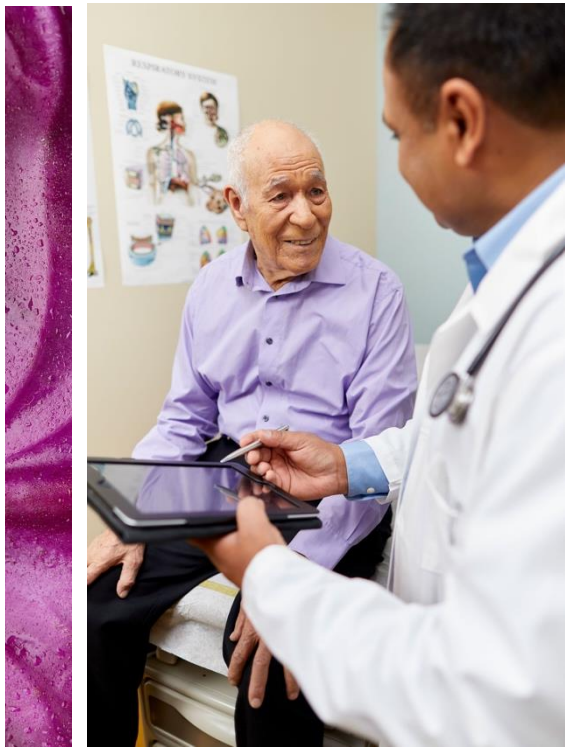
Through this integrated approach:

- We identify and address systemic barriers to care, such as social determinants of health and health-related social needs, to close gaps in access and quality.
- Data-driven population health strategies allow us to design and implement interventions that are tailored to meet the needs of diverse communities, focusing on proactive, preventive care.
- Collaborative efforts across teams ensure that health equity principles guide every decision, prioritizing solutions that reduce disparities and create lasting impact for individuals and communities alike.

By aligning these priorities, we are leading the way in building a healthier, more equitable future for all.

Improving health outcomes and reducing barriers to health

Ensuring equitable access to care is essential 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.



Understanding health equity, population health, social determinants of health and health-related social needs

Achieving better health outcomes begins with understanding the factors that influence individual and community well-being. Health equity and population health provide frameworks for tackling these challenges, while social determinants of health (SDOH) and health-related social needs (HRSN) help us identify and address barriers to care.

Health Equity focuses on eliminating disparities and ensuring everyone has access to the resources they need to achieve optimal health.

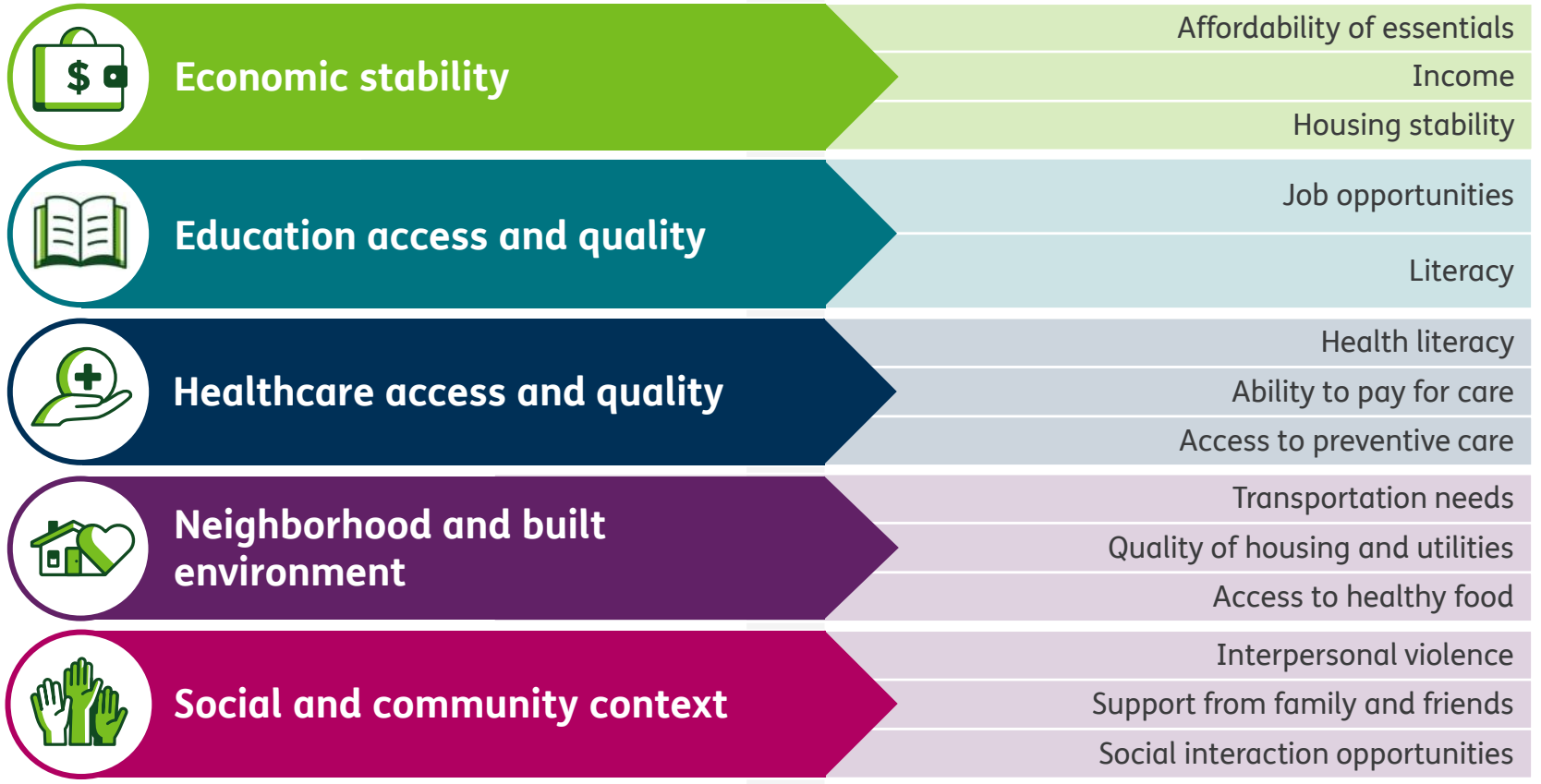
Population Health takes a broader approach toward improving the health outcomes of entire groups by addressing systemic issues and trends.

Health disparities are the differences in the incidence, prevalence, mortality, and burden of diseases and other adverse health conditions that exist among specific population groups in the United States.

What's the difference between SDOH and HRSN?

Social determinants of health (SDOH)
Conditions in the places where people live, learn, work and play that affect a wide range of health and quality-of-life risks and outcomes

Health-related social needs (HRSN)
The social and economic needs that individuals experience that affect their ability to maintain their health and well-being



The factors affecting a community at large

...affect every individual differently.

Advancing equitable population health for our Medicaid members

Humana's commitment to equitable population health extends to the diverse needs of our Medicaid members, ensuring comprehensive care and resources for some of the most vulnerable populations. We collaborate within our organization and within the communities we serve. Humana Healthy Horizons® develops interventions for specific populations that can be customized for individual markets, allowing for scalability.

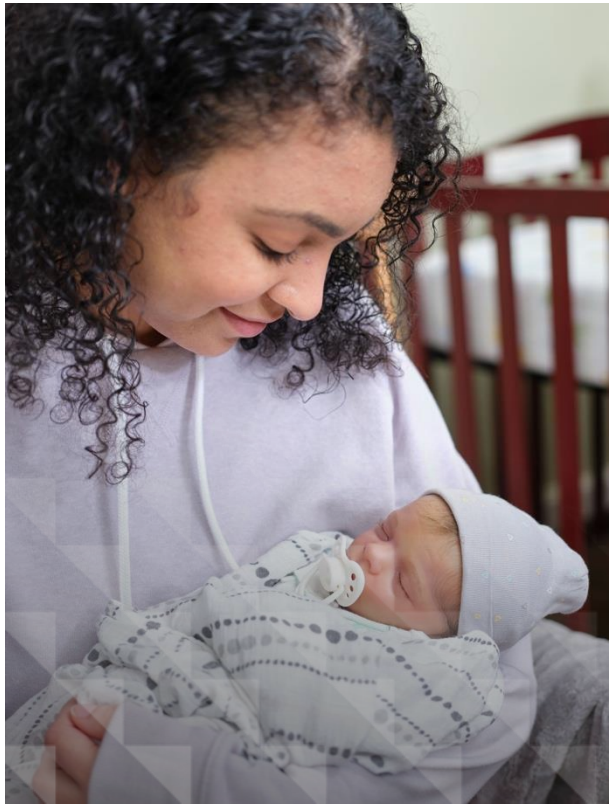
Our Medicaid-covered populations include:

Pregnant and Postpartum Individuals: Medicaid programs play a crucial role in improving care for pregnant and postpartum individuals, helping to enhance maternal health, decrease preventable mortality and foster equitable health outcomes for families. Our support includes HumanaBeginnings®, for help during pregnancy, a substance use disorder program, and a neonatal ICU provides support with specialized healthcare professionals with diverse backgrounds in obstetrics care.

83,064 Humana Healthy Horizons members, or 4.9%, were pregnant and/or postpartum in 2024

Infants, children, adolescents and youth in the Child Welfare System: Medicaid offers critical support for pediatric populations through services like school-based programs, early and periodic screening diagnostic services and treatment, foster care, senior emotional disturbance and enhanced care coordination for youth with special health needs. Pediatric Case Management is provided to coordinate care, ensuring children and their families receive comprehensive support.

726,869 Humana Healthy Horizons members, or 43.2%, were infants, children, adolescents, and youth in the child welfare system in 2024



Adults over 18: Medicaid has expanded in many states to include low-income adults under the federal poverty level (FLP). This group often faces significant barriers to accessing healthcare and includes individuals with chronic disease, HIV/AIDS, serious mental illness and substance use disorders.

956,943 Humana Healthy Horizons members, or 56.8%, were adults over 18 years of age in 2024

Long-term support and services, intellectual disabilities, aged/blind/disables, and dual eligible: Medicaid helps enable independence by helping those with functional limitations (disabilities or physical, cognitive or mental health conditions) live safe and healthy lives in the least restrictive setting of their choice. Our Medicaid offerings include long-term services and support (LTSS) including home- and community-based services, nursing facilities and care coordination.

233,467 Humana Healthy Horizons members, or 13.96%, needed long-term support and services, had intellectual disabilities, were aged/blind/disabled, and dual eligible in 2024

Nursing facility transition for long-term services and supports members: Effective nursing facility transition and diversion strategies are essential to helping our members stay in their least restrictive setting of choice. As a cornerstone to our care coordination approach, we strive to improve the quality of care and quality of life of our members receiving LTSS and who are eligible for a transition from the nursing facility to the community or are at risk of nursing facility placement through robust coordination and prevention strategies.



Humana Community Navigator

Humana Community Navigator®, powered by findhelp, is an active directory of community searchable by ZIP code to help members find community resources available near them. All programs listed on Humana Community Navigator are free, have reduced rates or pricing on a sliding scale.

Humana employees can also refer and log referrals on behalf of members.

Over 96,000 total unique referrals through Humana Community Navigator in 9 unique categories:

36,741 Food Insecurity	**17,112** Housing Insecurity	**1,445** Social Isolation
30,914 Utilities	**12,315** Housing Quality	**4,892** Healthcare Access (Rx or Copay Assistance)
29,654 Financial Strain	**10,714** Transportation	**26,417** Other member needs

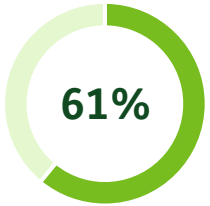
1.10 million Humana Community Navigator searches were made, including staff site searches and community searches.

Digital health literacy screening

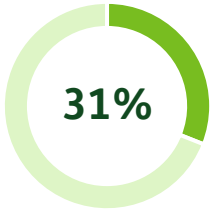
We screen Humana Medicare Advantage (MA) members for digital health literacy to better understand and address inequities in their utilization of digital health tools and telehealth services. This initiative aims to ensure that all members, regardless of their familiarity with technology, can access and benefit from telehealth, online portals and other innovative healthcare solutions.

To support members with limited digital health literacy, we provide tailored education programs and materials that empower individuals to navigate digital platforms confidently, improving access to care and promoting equitable health outcomes.

In 2024:



of respondents stated they “always” or “sometimes” needed help using digital health tools or “don’t use” digital health tools, which signifies limited digital health literacy.



of MA members who screened positive for low digital health literacy consented to receiving resources to help them use digital health tools.

What is digital health literacy?



Digital health literacy is the ability to seek, understand and effectively use digital tools and technologies—such as telehealth services, health apps and online portals—to make informed health decisions. It plays a critical role in ensuring equitable access to modern healthcare solutions.

Improving quality of care

We understand that healthcare is first about providing access, and then about delivering high-quality care that meets individual needs. To achieve this, we implemented a multifaceted approach, including employee training programs and innovative pilot projects with partners across our organization.

Engaging our employees

Infusing cultural empathy into our employees' work is one of the ways we continue to expand on the quality of care we provide for our members and patients. Through robust learning and development programs, we are actively equipping employees with the skills to identify and overcome barriers to equitable care, including launching foundational health equity training, which is available to all employees.

Fundamentals of Health Equity for CenterWell employees

We integrated health equity training into CenterWell onboarding sessions to empower providers and employees to enable a more equitable healthcare ecosystem. **24** onboarding sessions held during 2024 for newly hired CenterWell employees included Fundamentals of Health Equity, and more than 1,200 new CenterWell primary care organization employees attended during their 2024 onboarding.

Minority health and health literacy awareness initiatives

In April 2024, the Health Equity & Social Impact (HESI) team hosted a variety of programming to provide resources and raise awareness of health disparities and issues that affect minority populations during **National Minority Mental Health Month**. This included 8 sessions attended by 2,177 employees. After attending, 510 employees completed session feedback surveys, with impressive results:



of reported learning something new



reported knowing how and where to learn more about health equity at Humana



reported having a greater understanding of the health disparities that impact racial and ethnic minority groups

To foster a shared responsibility of health literacy, the HESI team brought educational opportunities to the Humana enterprise during **Health Literacy Month** in October. Programming included a featured speaker series, employee panel discussions, and various events.

Measurement and data capabilities

Our commitment to delivering high-quality care and achieving health equity is reinforced by our robust measurement and data capabilities. We leverage comprehensive data and research to inform our strategies, drive improvements and ensure accountability to the diverse communities we serve.

Continuous quality improvement

By regularly evaluating care delivery and outcomes, we identify areas for enhancement and implement targeted strategies to address gaps. The Healthcare Effectiveness Data and Information Set (HEDIS) measures and the Centers for Medicare and Medicaid Services (CMS) Stars Health Equity Index (HEI) are not just benchmarks but integral components of our commitment to continuous improvement.

Humana Healthy Horizon's 2024 HEDIS performance demonstrates our commitment to continuous quality improvement, with significant improvements and national average exceedances in Florida, Kentucky, Ohio, and Louisiana.

HEDIS measures: why they matter

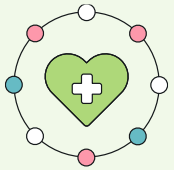
We integrated health equity training into CenterWell onboarding sessions to empower providers and employees to enable a more equitable healthcare ecosystem.



Developed by National Committee for Quality Assurance (NCQA) to assess health plan performance and quality



235 million people are enrolled in health plans with HEDIS results



Measures span behavioral health, cardiovascular conditions, diabetes, medication management, care coordination, prevention, screening and more

Stars

The CMS Star Ratings program informs consumers about the quality of Medicare Advantage (MA) and Part D prescription drug plans. The annual ratings evaluate customer service, member experience, and quality of care. CMS introduced a Health Equity Index (HEI) to promote preventive care access and reduce health disparities, which will apply beginning with the 2024 and 2025 measurement periods and the 2027 Star Ratings.

To lead in the HEI, we have implemented several key strategies:

- Stratifying data by social risk factors to identify improvement opportunities.
- Empowering employees to understand and address unique barriers for members with social risk factors.
- Supplementing quantitative data with qualitative insights to understand root causes of barriers like social determinants of health and health literacy.
- Using tools to identify and improve member-facing materials for greater accessibility and clarity via the Patient Education Materials Assessment Tool (PEMAT).

Measuring health literacy and healthcare discrimination

In addition to our established measurement frameworks, in 2024, we released the results of our pilot study measuring health literacy and healthcare discrimination among our members. The pilot aimed to identify barriers to effective healthcare communication and instances of discrimination that could impact health outcomes. By collecting and analyzing data on these critical issues, we are better equipped to develop targeted actions to address these barriers and promote equitable healthcare experiences for all our members.



Driving impact through community partnerships and investments

Forming partnerships both within and outside our organization enhances our impact, leading to better outcomes for members, patients, employees and communities. These collaborations help us tackle social, behavioral, physical, and economic barriers to achieving full health, ultimately improving access to and quality of care.

Supporting communities in South Florida

Through a combined partnership of our multicultural segmentation, Humana MarketPOINT sales and Health Equity & Social Impact (HESI) teams, we used the Humana Community Navigator® referral volume data to identify and fund organizations in South Florida to focus on reaching Hispanic populations in greatest need of resources.

The following organizations received funding in 2024 from those efforts:

$60,000 total HESI direct investments to South Florida-market organizations:



$30,000

given to **Feeding South Florida** to serve 750 families in the South Florida community food for Thanksgiving.



$10,000

given to the **Latino Agency on Aging** to sponsor their weekly health information segment on a Hispanic radio program.



$10,000

given to the **Alliance for Aging** to support 3, 6-week, evidence-based chronic disease programs for both English and Hispanic speaking seniors.



$10,000

funded to the **Society of St. Vincent de Paul** to ensure their team's capacity to continue to deliver their most requested services.

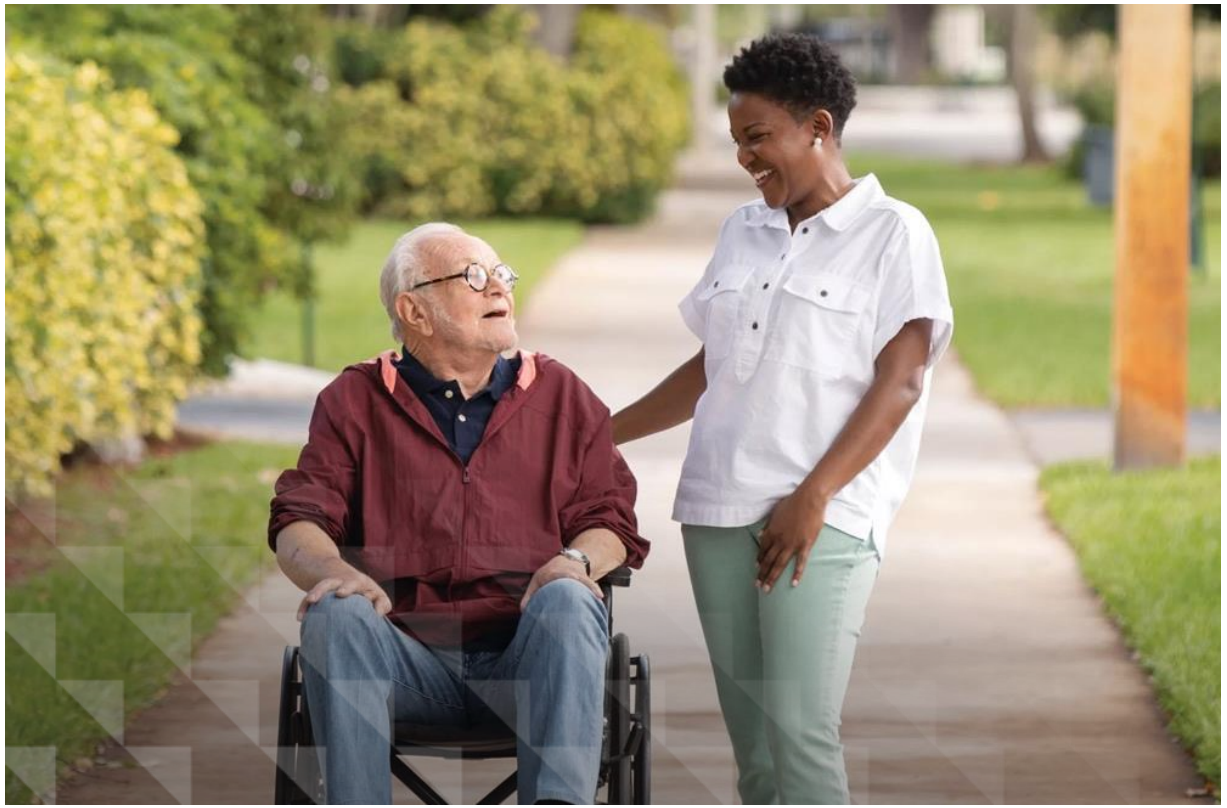
Community-centered solutions

Investments in local initiatives address specific geographical health challenges, delivering on our commitment to improve access to care, enhance quality and reduce barriers to healthy living. By focusing on community-centered solutions, we are advancing our mission to create healthier communities and help everyone to achieve their best health.

$337,500 in direct investments by HESI in 2024 to support 32 initiatives/community-based organizations in 9 states.

These investments support outreach and programming to:

- Native American populations in Arizona
- Behavioral health programs in Washington
- Economic mobility, access to care and behavioral health programs in North Carolina
- Vaccination access/support efforts in Florida, Georgia, Texas and Missouri
- Access to food and basic needs for seniors in Florida



Continued partnership with Volunteers of America

Since 2019, Humana and the Humana Foundation have partnered with Volunteers of America (VOA), committing over $31 million to address critical social and healthcare needs. In 2024, we announced an expansion of our partnership to increase access to integrated healthcare for historically unsupported communities with a focus on maternal and behavioral health, as well as health-related social needs like housing instability.

Key highlights of our initiatives:

Family-Focused Recovery Centers: Humana Healthy Horizons supported VOA's evidence-based Family-Focused Recovery program, aimed at helping pregnant women and mothers with substance use disorder and their children. Groundbreaking ceremonies for new centers took place in Lawton, Oklahoma, and New Orleans, Louisiana, with a third center to open in Columbus, Ohio, in early 2025. These centers focus on reducing Neonatal Abstinence Syndrome and keeping families together through recovery.

Addressing Housing Insecurity: A $1.5 million commitment from Humana Inc. will allow Volunteers of America Michigan to create a "Housing Hub" in Greater Detroit. This model will provide short-term crisis housing, transitional housing, medical respite care, behavioral health services and complex care coordination to assist vulnerable populations across three counties.





OUR IMPACT PLATFORM: FOR EACH COMMUNITY

Serving veterans and military families

Our unwavering commitment to veterans, service members and their families reflects our deep gratitude for their sacrifices and dedication to safeguarding our nation. We aim to honor and empower veterans and military families, providing access to the resources, care and support they deserve. Across our organization, we provide tailored support to address the unique needs of the veteran community with a wide range of initiatives, including veteran-focused plans, TRICARE administration, community engagement and veteran-focused resources.

We are proud to continue collaborating with community partners to meet veterans' needs where and when they need it most.

> When healthcare professionals and systems are responsive to their patients' cultural backgrounds—which includes veteran status—patients are more likely to receive appropriate care, show up to appointments, follow through with treatment plans, and be more transparent in disclosing their health-related needs.
>
> — Stephanie Muckey, Marine Corps spouse, caregiver, and leader of Humana's Veteran Health Equity & Social Impact strategy





Enhancing care for U.S. veteran beneficiaries

Humana and DUOS, a technology-enabled service provider, announced a new collaborative program to enhance the healthcare experience for Louisiana veteran members with chronic conditions and improve health outcomes. The program connects veterans with DUOS where they complete an assessment of health-related needs and goals. Participants are then matched with benefits and resources available through their Medicare Advantage (MA) plan and/or veterans' benefits, as well as community resources and government programs. It is available to individuals with Humana MA plans in Louisiana who are veterans and have a chronic condition. In 2024, 599 eligible Louisiana veteran MA members engaged in the program.

Breaking down barriers

We recognize that healthcare access is a fundamental right and essential for the well-being of those who have served. We are committed to removing barriers that prevent veterans and their families from prioritizing their health. Every veteran and military family member deserves equitable access to necessary healthcare services. By partnering with like-minded organizations to address hunger, homelessness, financial strain, transportation barriers and loneliness—key risk factors for veteran suicide—we are dedicated to enhancing access to and quality of care for our nation's veterans.



Veteran suicide prevention

We understand the urgent need to address the unique challenges faced by veterans and their families. We are committed to a proactive approach in preventing and reducing veteran suicide by leveraging resources, innovative programs and meaningful collaborations. Additionally, we actively seek ways to work upstream across our business lines to prevent and reduce veteran suicide. Highlights of our efforts:



Veteran Call Center Training: In collaboration with Veterans Affairs (VA), we provide VA SAVE training to Humana's Veteran Call Center team. This training provides employees with the skills to identify and respond to veterans showing signs of suicide risk during phone interactions.

- In 2024, 179 staff trained at the Veteran Call Center on VA SAVE training program to better support veteran members.



LGBTQIA+ Veterans Support: Collaborating with **PsychArmor** and the Michigan Veterans Affairs Agency, we launched the LGBTQIA+ In Service and Beyond initiative. This program aims to address the unique challenges faced by LGBTQIA+ veterans while fostering allyship and connectedness, as well as inclusive support networks.



988 on Member ID cards: All Humana Medicare Advantage, Medicare Advantage prescription drug and prescription drug plan ID cards (Honor Plans included) now feature the national suicide and crisis lifeline number, ensuring veterans have easy access to critical mental health resources.



Veteran-Ready Healthcare Organization Certification Training: In June 2024, Humana partnered with PsychArmor, to launch the **Veteran-Ready Healthcare Organization Certificate program** for healthcare providers and employees at 23 senior primary care centers across Texas. This training builds understanding of military culture and veteran issues, enabling improved support for the unique health needs of aging veterans and their families.

- 13 CenterWell® and Conviva Senior Primary Care® centers certified as Veteran-Ready Healthcare Organizations
- More than 220 total training hours spent by CenterWell and Conviva Senior Primary Care centers to earn certification to become a Veteran-Ready Healthcare Organizations

Food insecurity

Since 2012, Humana has **partnered with the Veterans of Foreign Wars (VFW)** to address food insecurity among veterans and their families. Through the **Uniting to Combat Hunger Campaign**, launched in 2018, this collaboration has provided critical resources to combat hunger in local communities. We exceeded our 2024 goal of 1 million meals to fight food insecurity and announced an **expanded scope to include veteran homelessness** for 2025.

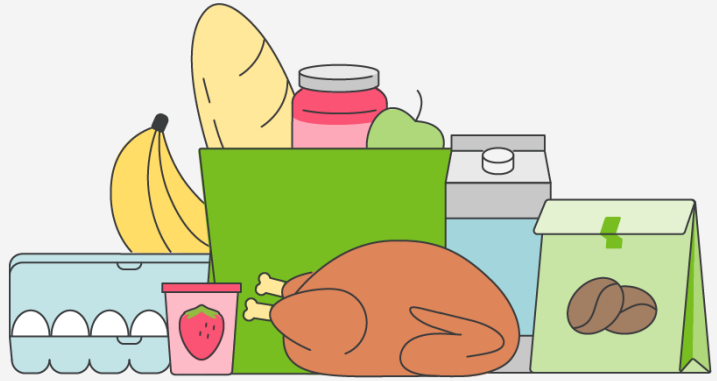
Uniting to Combat Hunger Campaign 2024 contributions

- **1,023,190** meals provided
- **102,107** pounds of food donated
- **$182,959** donated
- **4,000** seeds were packed for victory gardens yielding nearly 2.9 million servings of fresh produce (72,000 pounds) for local communities 41 states involved
- **158** posts and auxiliaries participated



We have a longstanding commitment to veterans, service members and their families, and this is just one way we can help provide resources when and where they need them."

—Tracy Nolan, Senior Vice President of Humana's MarketPOINT organization



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 Veteran Service Organizations

Many veterans are unaware of the healthcare and sometimes financial compensation they are entitled to through the VA. To bridge this gap, we partnered with PsychArmor in 2023 to co-create the "15 Things Veteran Service Officers Want You to Know" curriculum, a free video-based program that educates veterans on accessing support through Veteran Service Officers (VSOs) available free of charge through national Veterans Service Organizations like the Veterans of Foreign Wars (VFW), Disabled American Veterans (DAV), Wounded Warrior Project (WWP), and National Association of County Veterans Service Officers (NACVSO).

In 2024 we made measurable progress:

- **1,295** total course engagements in 15 Things Veteran Service Officers Want You to Know
- **$25,000** allocated to sponsor 10 VFW-awarded scholarships for Veterans Service Officers to receive accredited training
- Humana educated more than **500** accredited VSOs on the Medicare options available to veterans, along with how to identify social health needs of veterans and their families.



Creating belonging for military employees

Since 2011, we have proudly welcomed more than 6,000 veterans and military spouses into our workforce through diverse hiring initiatives. In 2024, we reaffirmed our commitment to hire at least **2,000 more military-connected employees** by 2032.

Our Salute Network Resource Group (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 2024, Salute's membership included **3,144 Humana employees** who collectively volunteered **over 35,200 hours** in support of community programs across the country. Additionally, Salute has ambassadors in **17 states** who collaborated with business partners and VSOs throughout the year.

Humana Military

Humana Military is dedicated to enhancing the health and well-being of military service members, veterans and their families. Through strategic partnerships with various community organizations, we provide comprehensive support that goes beyond our contract obligations. Our initiatives focus on improving access to healthcare, supporting military families, and fostering resilience within the military community.

We collaborate with highly regarded organizations to deliver impactful programs and services that enable us to address the unique challenges faced by military families from healthcare access to social support and community engagement.

Direct support for beneficiaries

Our commitment to the military community goes beyond contract obligations. In 2024, we launched several programs aimed at improving the lives of our beneficiaries. These initiatives include partnerships with organizations like Blue Star Families and Feeding Northeast Florida, providing essential resources such as food distributions and family-friendly events.

Our efforts have reached many military families, offering support and fostering a sense of community. In Jacksonville, Florida, we attended Blue Star Families Military Family Field Day at the University of North Florida providing activities, resources, meals and education to more than 250 military families in attendance.

Support for Military Service Organizations and Veteran Service Organizations

Humana Military supports Military Service Organizations (MSOs) and Veterans Service Organizations (VSOs) to provide critical resources and services to military families and veterans. Each year, funds are allocated to support these organizations to improve healthcare access, wellness initiatives and community-building programs tailored to the unique needs of the military community.

- In support of the military and veteran communities in the Washington, DC area, we've developed partnerships with **more than 20 organizations** that advocate on behalf of TRICARE beneficiaries, veterans and their families.
- In the communities we served in 2024 across **32 states** in the TRICARE East Region, we provide charitable support and volunteerism to **more than 25 non-profits** that support local military communities.



In 2024 Humana Military collaborated with:

Paralyzed Veterans of America (PVA)*:

We sponsored the 2024 National Veterans Wheelchair Games, the largest annual wheelchair sports and rehabilitation event for military veterans and supported Memorial Day activities at the Tomb of the Unknown Soldier at Arlington National Cemetery.

Elizabeth Dole Foundation*:

We supported initiatives for military caregivers and collaborated on the Face the Fight campaign to combat veteran suicide.

United Services Organizations (USOs):

We partnered together to create programs that enhance social connections and resilience among military families, including food assistance and community support initiatives.

National Military Family Association (NFMA)*:

We provided funds to support military families through Giving Tuesday campaigns and the State of the Military Family event.

* Organizations marked with an asterisk are also members of the Face the Fight coalition.

Specialized training for Humana Military employees

Humana Military understands the unique challenges TRICARE beneficiaries face, including frequent relocations, deployments and food insecurity. To better address these needs, we have implemented specialized training programs for our Humana Military-dedicated employees. This comprehensive education covers military culture and the specific needs of service members and their families. By enhancing our employees' expertise, we are working to provide exceptional service to our beneficiaries while aligning with **our commitment to hiring and retaining veterans** and military spouses.



Active support in times of need:

Contingency Operations: During Hurricane Helene, Humana Military's Market and Clinical Operations teams partnered with the Defense Health Agency (DHA) to facilitate the transfer of inpatients from a damaged Army Medical Center. Our teams worked closely with the DHA to help locate timely air transportation to care for some of the patients due to the urgency of the situation.

As Hurricane Helene operations continued without interruption, Humana Military's Contingency Operations team implemented pre-and post-activities associated with Hurricane Milton in Florida.

Boots on the Ground: In the aftermath of Hurricane Helene, Humana Military's Market Operations team provided critical briefing support for a unit in Asheville, N.C., activated for recovery efforts. Employees not only answered the call to action but also provided outreach at two Asheville Red Cross shelters, assisting those displaced and supporting military families.

Our impact platform

For the healthcare system

In 2024, we advanced our mission to deliver high-quality care and experiences to our members, patients, employees and communities. Through clinical excellence, integrated care, value-based models and interoperability, we enhanced healthcare delivery and outcomes. Our commitment to supplier diversity also strengthened partnerships and improved services while shaping a more inclusive and effective healthcare system.



Our impact platform

For the healthcare system

Top takeaways

- We were named "Best-of-the-Best" Company for Supplier Diversity by the National LGBT Chamber of Commerce and the National Business Inclusion Consortium.
- We received 4 out of 5 stars on the Hispanic Association of Corporate Responsibility's Inclusion Index for our procurement practices.
- Our annual Value-Based Care Report found that Medicare Advantage (MA) patients receiving care under value-based arrangements saw fewer emergency department visits, fewer inpatient hospitalizations, and received more preventive care screenings.
- Our Medicaid plans in IL, KY and LA received top NCQA ratings, reflecting our commitment to continuous improvement.
- We're advancing data-sharing capabilities and clinical coordination through interoperability to create a more seamless healthcare experience.





OUR IMPACT PLATFORM: FOR THE HEALTHCARE SYSTEM

Clinical excellence

At Humana, clinical excellence isn't only a goal, it's a continuous journey—and one we're dedicated to advancing each year and each day. We're committed to integrated, value-based care, top-tier research, and quality resources and ratings to ensure every aspect of our services contributes to better health outcomes.

Care integration and interoperability

Healthcare at its best relies on primary care physicians and specialists, advanced practice providers, nurses, therapists, pharmacists, social workers, and administrators who work together to close care gaps and enhance patient engagement. Humana's commitment to care integration and interoperability helps enable healthcare providers and systems so they can seamlessly share patient information, driving better coordination and better outcomes.

Interoperability streamlines information sharing, reduces system friction and enhances patient-centered care. It also provides new ways for individuals and caregivers to manage and coordinate care.

Through advanced technology and data-sharing platforms, our interoperability infrastructure connects over 750,000 providers. Our platform is powered by over 200 million shared clinical records across 5.6 million members.

Value-based care

For over a decade, Humana has been at the forefront of advancing value-based care (VBC), a smarter healthcare delivery model that improves health outcomes and reduces costs for patients and our healthcare system. Unlike traditional fee-for-service models, VBC incentivizes providers to prioritize preventive, high-quality care to keep patients healthy and reduce medically unnecessary or low-value interventions.

VBC empowers healthcare providers to focus on meaningful improvements in patient care, creating a sustainable and collaborative approach to transforming the healthcare system.

> Our Value-based Care Report paints a clear picture: value-based practices deliver better patient experiences and health outcomes. Patients spend more time with their primary care clinician, which means more preventive care and better management of chronic diseases, like diabetes and high blood pressure. Seniors in value-based care models receive the care they deserve with a clinician who holistically understands their care needs. At Humana, we are committed to advancing value-based care as the best model for improving health outcomes and the healthcare experience for seniors everywhere.
>
> — Dr. Kate Goodrich, Chief Medical Officer





Our 11th Annual Value-Based Care Report

Humana's 2024 Value-Based Care Report illustrates the measurable impact of VBC on patient outcomes, healthcare experiences and the transformation of the overall system:

More primary care, less hospital time:



VBC members see their primary care physician (PCP) 10% more than non-value-based care patients, leading to better prevention and health maintenance.

Humana Medicare Advantage (MA) members treated by value-based physicians experienced:

11.6% fewer emergency room visits than those with non-value-based MA

7.2% fewer admissions than those with non-value-based MA

32.1% fewer hospitalizations in 2023 than those enrolled in Original Medicare

Learn more in our 2024 Value-Based Care Report.

Advancing preventive care:

Humana MA members received more preventive screenings than those with non-value-based providers, including Annual Wellness Exam, colorectal cancer screening, diabetes eye exam, HbA1c, and mammogram.

Bridging health disparities:

Humana Healthcare Research found senior-focused primary care organizations (PCOs), which operate under a VBC model, increased access for MA members, especially with/within underserved groups.

- Black patients visited their senior-focused PCP **39% more** and low-income beneficiaries had **21% more** visits versus those with traditional Medicare.
- Black patients with a value-based primary care provider **experienced less race disparity in emergency visits,** with a 20% gap under fee-for-service and 10% under value-based providers.

Specialized and collaborative care models:

Humana MA members with chronic kidney disease (CKD) and end-stage kidney disease (ESKD) have access to value-based specialized resources through our collaborations with Interwell Health and Evergreen Nephrology. MA members aligned to VBC nephrology programs experienced **5% fewer unnecessary hospitalizations** versus fee-for-service clinicians.

Value-based care driving consistent HEDIS improvements

Humana's efforts in value-based care (VBC) and health equity extend beyond improving outcomes. They represent a commitment to driving systemic change across the healthcare industry. By setting high standards for quality and equity, our innovative approaches create a more sustainable and accountable healthcare system.

Our VBC initiatives prioritize outcomes, effectiveness and equity. By collaborating with providers to implement care models tailored to patients' needs, we help create systems that prioritize patients' well-being and address health disparities. These models not only improve outcomes for underserved populations but also showcase how equity and value are interconnected.



In 2024, Humana's value-based Medicaid providers in Florida and Kentucky outperformed non-value-based providers, achieving higher Health Effectiveness Data and Information Set (HEDIS) compliance across priority measures.

In Florida, our value-based providers:

Outperformed non-value-based providers an avg. of **5 percentage point** higher compliance across 100+ HEDIS measures, including sub-measures, most notably:

- **7pts** ↑ higher compliance in Asthma Medication Ratio (Total)
- **6pts** ↑ higher compliance in Colorectal Cancer Screening
- **12pts** ↑ higher compliance in Eye Exam for Patients with Diabetes
- **8pts** ↑ higher compliance in Follow-up After High-Intensity Care for Substance Use Disorder—30 Days (Total)
- **7pts** ↑ higher compliance in Well-Child Visits in the First 30 Months of Life (First 15 Months)

Drove an avg. of **5% improvement** across 100+ HEDIS measures, including sub-measures, from 2023 to 2024, most notably:

- **5%** improvement in Adherence to Antipsychotic Medications for Individuals with Schizophrenia
- **13%** improvement in Follow-up After Emergency Department Visit for Substance Use—7 days (Total)
- **6%** improvement in Follow-up Care for Children Prescribed ADHD Medication—Initiation Phase
- **10%** improvement in Hemoglobin A1c Control for Patients with Diabetes—HbA1c Control (<8%)
- **3%** improvement in Prenatal and Postpartum Care—Postpartum Care

In Kentucky, our value-based providers:

Outperformed non-value-based providers an avg. of **6 percentage point** higher compliance across 10+ priority HEDIS measures, most notably improvement in:

- **5pts** ↑ higher compliance in Adults' Access to Preventive/Ambulatory Health Services
- **11pts** ↑ higher compliance in Breast Cancer Screening
- **6pts** ↑ higher compliance in Child and Adolescent Well-Care Visits
- **6pts** ↑ higher compliance in Controlling High Blood Pressure
- **12pts** ↑ higher compliance in Immunizations for Adolescents—Combination 2

Achieved an avg. of **4% improvement** across more than 10 priority HEDIS measures, most notably:

- **4%** improvement in Breast Cancer Screening
- **6%** improvement in Cervical Cancer Screening
- **14%** improvement in Child and Adolescent Well-Care Visits (Total)
- **19%** improvement in Immunizations for Adolescents—Combination 2
- **4%** improvement in Well-Child Visits in the First 30 Months of Life (15 Months-30 Months)

To further support value-based providers in achieving consistent HEDIS improvements, Humana's population health management tool—Population Insights Compass—gives providers access to actionable data that integrates seamlessly into their workflow. The robust tool features drill-down capabilities to identify opportunities for HEDIS gap closures. The tool also helps providers prioritize patients for outreach, such as for those who haven't had a primary care visit in more than 12 months or those who have been recently discharged from the hospital and likely need a primary care follow-up visit within 7 days of their discharge.



Product quality and safety

As a services-focused healthcare company, we understand that our members and patients expect Humana to design high-quality service offerings with careful attention to safety measures. We believe that the quality of our services and health plan offerings is not only a factor in a person's decision to obtain and retain our services but also sets us apart in the healthcare industry. We have well-established and rigorous quality reviews and assessment processes for all insurance and CenterWell® offerings have been consistently proven by prominent accreditations.

Visit our website to view our healthcare certifications and accreditations. For more information about 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 support healthcare practitioners in increasing their knowledge of the regulatory and accreditation guidelines that drive our quality initiatives. Each Humana provider manual contains comprehensive quality management tools. These are also available on our website, along with other quality resources.

Our quality assurance programs contact physicians about members with open gaps in care, help with outreach for annual checkups and assist in appointment scheduling. In addition, we have programs that focus on prescription refill reminders, condition management and in-home testing.



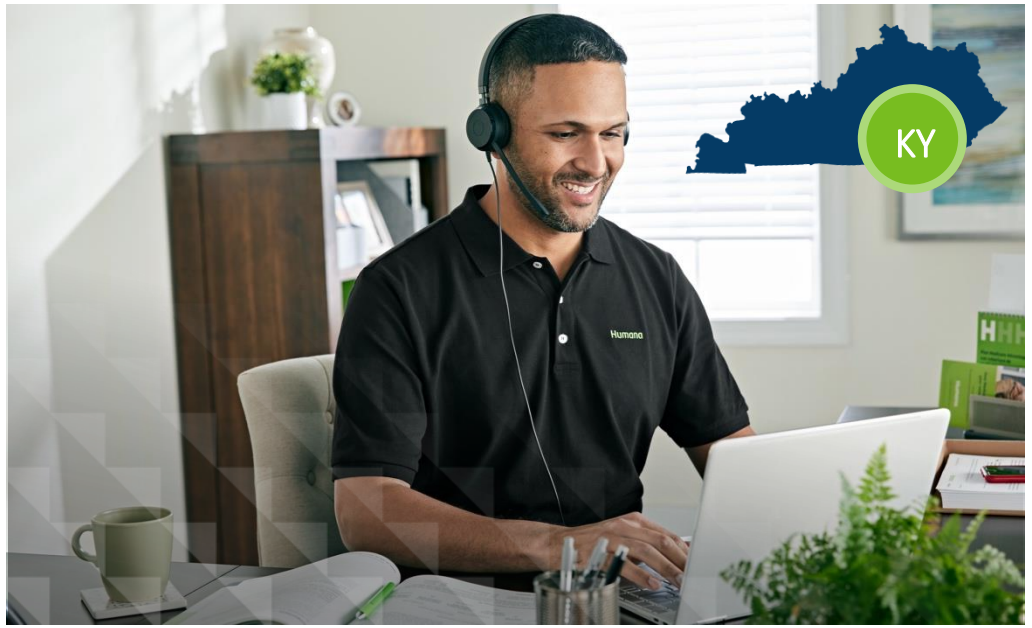
Quality success in Medicaid markets

Through the HEDIS framework and the CMS Stars Health Equity Index, among others, we continue to raise quality and accountability across the industry. Humana's commitment to continuous quality improvement is seen in our established and mature markets, as well as our newer Medicaid markets. By leveraging proven strategies and focusing on member outcomes, we're driving measurable improvements and setting new benchmarks for Medicaid program success.

In longstanding Medicaid markets like Florida and Kentucky, our quality strategies continue to deliver consistent improvements.



From 2023 to 2024, Humana Healthy Horizons in Florida improved across more than 50 HEDIS measures and exceeded the Medicaid national average across more than 40 HEDIS measures.



From 2023 to 2024, Humana Healthy Horizons in Kentucky improved across more than 60 HEDIS measures and exceeded the Medicaid national average across more than 60 HEDIS measures.

In new Medicaid markets like Ohio and Louisiana, our comprehensive quality strategies drove improvements in key measures within the first year. Since launching in 2023:



Humana Healthy Horizons in Ohio was the highest performing plan across more than 20 HEDIS measures in 2024, and exceeded the Medicaid national average across more than 50 HEDIS measures, with the most compelling performance in:

- Antidepressant Medication Management—Effective Acute Phase Treatment
- Appropriate Treatment for Upper Respiratory Infection (Total)
- Controlling High Blood Pressure
- Follow-up After High-Intensity Care for Substance Use—7 Days (Total)
- Prenatal and Postpartum Care—Postpartum Care



Humana Healthy Horizons in Louisiana was the highest-performing plan across more than 20 HEDIS measures in 2024, and exceeded the Medicaid national average across 40 HEDIS measures, with the most compelling performance in:

- Adherence to Antipsychotic Medications for Individuals with Schizophrenia
- Blood Pressure Control for Patients with Diabetes
- Breast Cancer Screening
- Colorectal Cancer Screening (Total)
- Pharmacotherapy for Opioid Use Disorder (Total)

Humana Healthcare Research

Improving health outcomes for our members begins with evidence-based, actionable research. We produce rigorous, peer-reviewed studies that inform care strategies, support business decisions and advance the healthcare industry.

In 2024, our Humana Healthcare Research (HHR) team collaborated with a leading researcher and professor at Harvard University to release a groundbreaking study on the effectiveness of senior-focused primary care. The study is the first of its size and scope in analyzing senior-focused primary care organizations. The study found that patients of senior-focused primary care organizations, operating under a value-based care model, have enhanced access to primary care, experience fewer health disparities, and may achieve better health outcomes compared to those in traditional fee-for-service models.

The subjects:

462,000 patients
make this the largest study of its kind

65+ year olds
who had a Medicare Advantage plan in 2021

The care approach

Senior-focused primary care: a value-based care model that tailors the environment and services of clinical organizations to the unique needs of older adults

The results:

When compared to patients of traditional primary care models, patients of value-based, senior-focused primary care experienced:

- **17% ↑** more primary care visits
- **11% ↓** fewer emergency department visits
- **6% ↓** fewer hospitalizations
- **10% ↓** less likely to experience 30-day inpatient readmissions

And, value-based care more successfully addressed health disparities than traditional fee-for-service care

- **39% ↑** more primary care visits for black beneficiaries
- **21% ↑** more primary care visits for low-income beneficiaries

Visit research.humana.com to access the full report.



OUR IMPACT PLATFORM: FOR THE HEALTHCARE SYSTEM

Governance and accountability

We are dedicated to ensuring that every business decision holds us accountable in 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.

Board oversight of ESG strategy

Humana's Nominating, Governance & Sustainability Committee has responsibility for board-level oversight of the company's environmental, social and governance (ESG) strategy, practices and reporting. Our internal ESG Steering Committee, overseen by our Chief Human Resources Officer and Chief Legal Officer, guides the integration of our ESG efforts in our long-term business strategy. This ESG governance structure complements the longstanding responsibility of our board and each of our board committees in managing 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

In 2024, we continued to promote the growth of diverse businesses, including minority, women, LGBTQ+, disability, veteran and disadvantaged-owned enterprises, as well as HUBZone and small businesses. This inclusive and equitable procurement approach strengthens our diverse supplier base and is measured by the total diverse supplier spend among our prime suppliers.

We believe a diverse supplier network is a business imperative—it builds a more resilient supply chain prepared for the unexpected, and advances innovation and equity. By supporting and promoting the growth of qualified, diverse businesses that reflect the diversity of our members, patients, employees and the communities we serve, we contribute to a more inclusive economy.

$380.79 million

Total Diverse Spend

6.97% of total supplier spend, a **1.27% increase since 2023**



Expanding supplier development

In 2024, we expanded our supplier development initiatives through our voluntary e-learning modules and Mentor-Protege Program that included:



E-Learning Modules: Designed for employees and leaders, our procurement team released two learning courses designed to expand our employees' knowledge of our diverse supplier strategy and business program, including how and we work to secure business opportunities with approved diverse suppliers and how these partnerships benefit our members, patients, employees and communities.

1,684 employee trainings were either in progress or completed, with 7 additional employees registered for future training

681 senior leader trainings were either in progress or completed, with 195 additional senior leaders registered for future training

Mentor-Protégé Program: Our 2024 graduating class of the Supplier Diversity Mentor-Protégé Program (MPP) cohort saw 5 dynamic participants, each paired with a C-suite-level mentor to create opportunities for meaningful guidance and strategic growth.

Enhancing our diverse supplier spend

At the heart of our supplier diversity strategy is a commitment to increasing spend with diverse suppliers across all tiers, creating opportunities that drive equity and innovation while strengthening the resilience of our supply chain.

Tier 1 reporting

Our Tier 1 reporting highlights the investments made directly with diverse suppliers in 2024:

- **3,036** total Tier 1 Suppliers
- **183** total significant suppliers in Tier 1
- **6.9%** of total spend on significant suppliers in Tier 1
- **$380,794,425** of total spend on significant suppliers in Tier 1
- **79 total significant suppliers in non-Tier 1**
- **262 total** of significant suppliers (Tier 1 and non-Tier 1)

Tier 2 expansion

Recognizing the importance of indirect supplier diversity, we work closely with Tier 1 suppliers to encourage partnerships with Tier 2 diverse suppliers. Increasing Tier 2 spend strengthens Humana's adaptability and capacity to meet evolving healthcare demands by creating a more robust and diverse supply chain. This broader supplier base brings unique perspectives and innovative solutions to Humana, enhancing service quality and aligning with our long-term diversity, equity and inclusion (DEI) objectives.

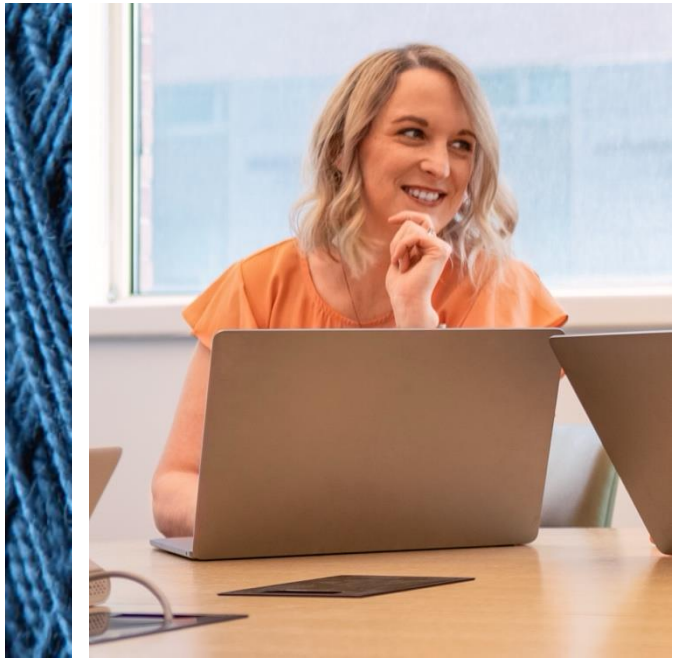


Ethics and compliance

The foundation of good governance rests upon the principles of integrity, transparency and accountability. Our employees are integral in responsibly running our company and are 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 can be made anonymously and are not traced. 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 being hired, starting their contract, or being appointed to Humana's Board of Directors, and annually thereafter.

Our ethics and compliance training topics align with our environment, social and governance (ESG) strategy and performance measures. The featured topics enable our employees to uphold ethical standards, serve our members and patients with standards of excellence, and deliver high-quality care.

99.2% of employees and 97.2% of contingent workers (or 98.4% of our total workforce) completed Ethics & Compliance Training by the 2024 annual due date.*

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

Ethics and compliance training topics include:

- Ethics Every Day code of conduct
- Cultural competencies
- Harassment
- Conflicts of interest
- Non-discrimination
- Non-retaliation
- Anti-corruption
- Whistleblowers
- Enterprise information security
- Privacy
- Fraud, waste and abuse
- Cybersecurity
- Enterprise Risk Management
- Corporate Compliance Program
- Federal and state rules, laws and regulations as well as requirements prescribed by CMS and state Medicaid agencies where Humana holds a Medicaid contract

Standards of Excellence

At Humana, we are dedicated to ensuring every business decision we make reflects our commitment to improving the health and well-being of each person, each community, the collective healthcare system and the environment. We view suppliers as an extension of Humana. To that end, our suppliers, vendors, contractors, consultants, agents and other providers of goods and services who do, or seek to do, business with Humana must agree to follow all legal business practices and are expected to follow our standards of excellence or similar—together supporting our commitment to putting health first.

For each person and community

At Humana, we focus on making it easy for each person to achieve whole-person health and well-being. We're proud of the work we do day in and day out in caring for people. When we say we want to make living a healthy life easier for everyone, we truly mean it for our members, for our employees and for you. We also recognize that we are part of a bigger community and are dedicated to the well-being of all people. That is why we invest in communities across the country to advance health equity, which is about making sure we all have a fair and just opportunity to be as healthy as possible. Helping communities and the people in them grow stronger benefits all of us because where people live, work and play are inextricable from their health outcomes.

Our standards include:

- Encouraging a diverse workforce and providing a workplace free from discrimination, harassment or any other form of abuse
- Treating employees fairly and honestly, including with respect to wages, working hours and benefits
- Respecting human rights and prohibiting all forms of forced or compulsory labor
- Ensuring that child labor is not used in any operations
- Respecting associate's right to freedom of association, consistent with local laws
- Establishing an appropriate management process and cooperating with reasonable assessment processes requested by Humana
- Providing safe and humane working conditions for all employees
- Encouraging healthy lifestyles and offering health-improvement programs for all employees and promoting health-related events and activities in the local community

For our business and the collective healthcare system

At Humana, we realize that the future of our business is interconnected with the well-being of our members and patients, our employees, the communities we serve, the healthcare system and the environment. That's why we established policies and programs illustrating our commitment to responsible business practices that lead to a more efficient, equitable and sustainable healthcare system.

Our standards include:

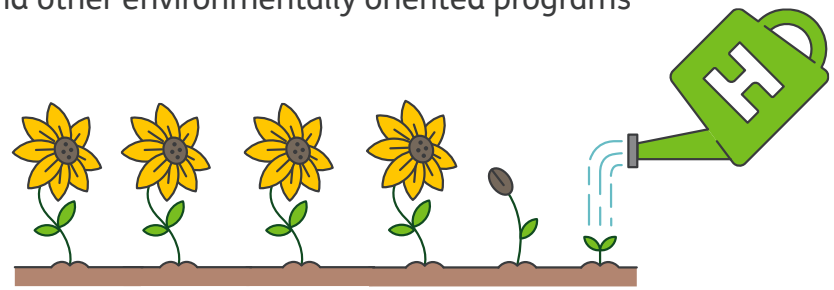
- Complying with all applicable laws and regulations of the countries of operation
- Competing fairly for our business, without paying bribes, kickbacks or giving anything of value to secure an improper advantage
- Observing Humana's policies regarding gifts and entertainment and conflicts of interest when working with Humana employees
- Keeping financial books and records in accordance with all applicable legal, regulatory and fiscal requirements and accepted accounting practices
- Promoting, utilizing and measuring engagement of small and diverse suppliers

For the environment

Humana's commitment to the health of our planet is stronger than ever. We recognize there is an undeniable link between our physical and emotional well-being and the health of the environment. To that end, we are continuing to invest our time and resources where it matters most, not just because it's good business practice, but because we believe in a bright future.

Our standards include:

- Carrying out operations with care for the environment and complying with all applicable environmental laws and regulations
- Delivering products and services meeting applicable quality and safety standards
- Actively participating in sustainability, carbon footprint reduction and other environmentally oriented programs



Harassment

Harassment is never tolerated, and we take any behavior that creates a hostile or offensive working environment seriously. Our harassment policy covers all forms of harassment and is included in our ethics and compliance training to ensure a safe, respectful, and inclusive workplace. All claims are investigated by Human Resources, and prompt action is taken to prevent further occurrences. We do not tolerate any situation where harassment is a condition of employment. Violators face disciplinary action, up to and including termination. Our policy also strictly prohibits retaliation against anyone who makes a good faith complaint or is involved in an investigation.



Conflicts of interest

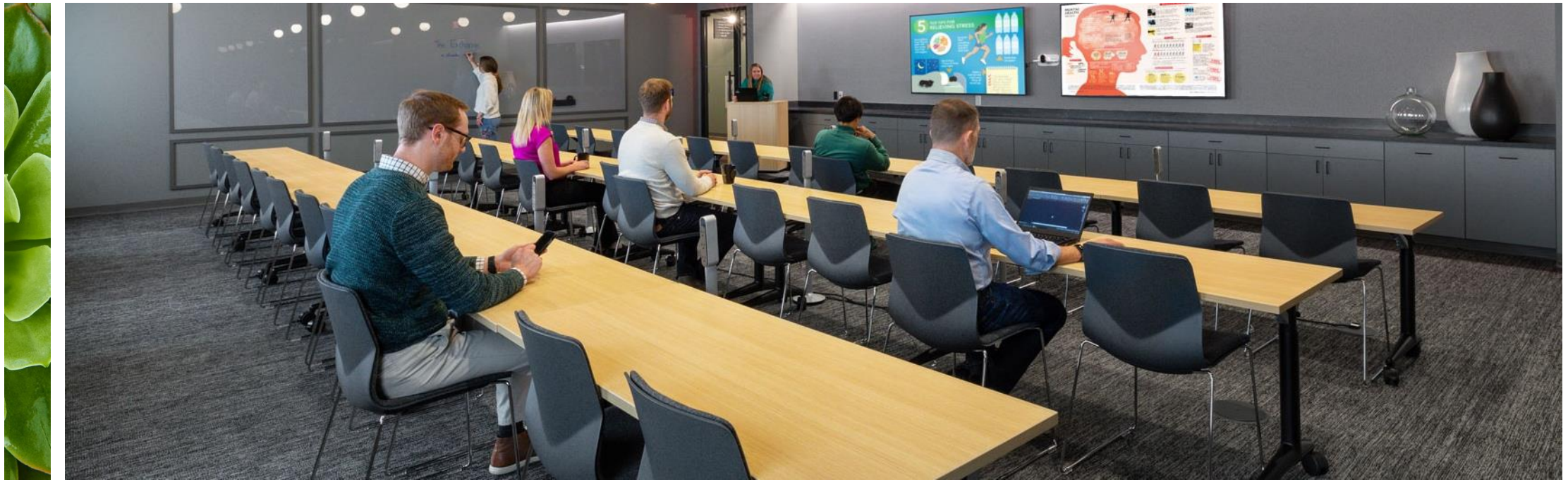
Our employees represent the entire company, and we ensure they uphold the highest level of integrity by avoiding conflicts of interest. It is critical that everyone uses good judgment and makes sound decisions in all business interactions. Conflicts of interest may arise from external business relationships, financial investments, competing activities, or close personal relationships. Employees must complete a conflict-of-interest form upon hire, annually, and whenever new situations arise, or previously disclosed situations change. Through 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

We are committed to detecting, correcting, and preventing fraud, waste, and abuse to maintain an affordable and accessible healthcare system. Our ethics and compliance training educates employees on these topics as an enterprise-wide priority. We also enforce standards of conduct and compliance policies for our contracted healthcare providers and third parties to deter fraud, waste, and abuse. We require that they uphold ethical conduct and ensure their employees and downstream entities comply with these guiding principles as well.

Enterprise Risk Management

Enterprise Risk Management is a priority for our company, and our efforts to educate employees extend beyond our annual ethics and compliance training. Throughout the year, we offer an immersive training called Risk Academy hosted by Humana's Enterprise Risk and Compliance teams. This experience is available to employees across the enterprise to learn how the First, Second, and Third Lines of Defense work within Humana. This 6-week live course allows our employees to learn about Humana's Risk Framework while networking with colleagues. During this training, our employees have the opportunity to interact with leadership from all three lines of defense and learn from the different areas of business.



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.



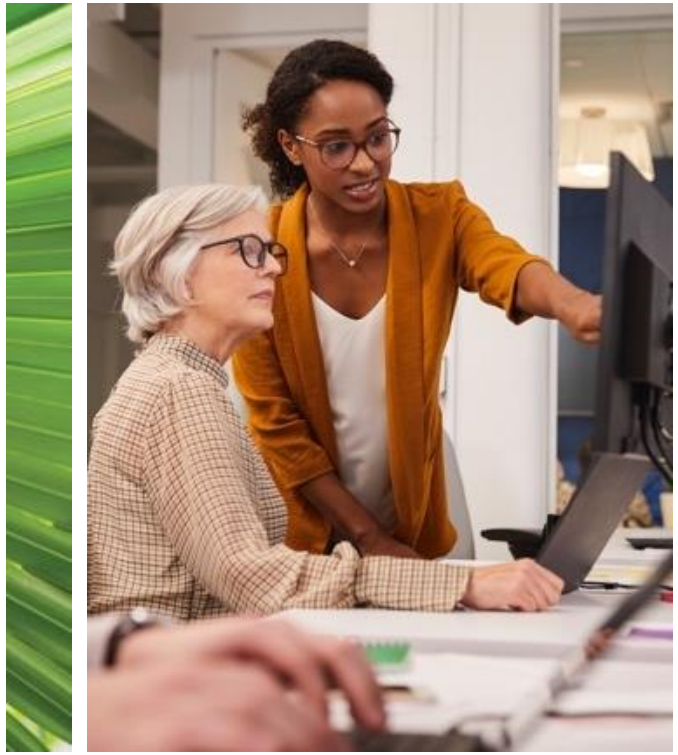
Examples of these practices include:

- 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 employees' 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 internally and externally audited. As a result, we have received 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.



Ethical and responsible use of artificial and augmented intelligence

We're leveraging advanced technologies in artificial and augmented intelligence (AI) as we continue to transform the healthcare experience for our members and patients. As part of our whole-person approach to health and care, we utilize data-driven analytics with AI to form a health journey that delivers care, ease and personalization to improve health outcomes.

Getting A's in intelligence

Artificial intelligence:
Uses statistical equations to quickly analyze complex data



Augmented intelligence:
Shares artificial intelligence findings with a human user, such as an employee or member, so they can decide what action to take next.



Humana is committed to using AI to help distill and translate data into actionable information which can lead to better quality of care, enhanced customer interactions, and operational efficiencies. In July 2024, we expanded our partnership with Google to further modernize our cloud infrastructure, bringing Google's best AI products to our members and patients. We anticipate improved customer experiences, increased responsivity within customer care centers, and simplified navigation of our provider networks. Humana is committed to the ethical use of AI and using technology to improve patient experiences, quality of care, and health outcomes, while also maintaining a human-in-the-loop whenever AI is utilized in cases of clinical decision making.

Google Cloud's customers retain control over their data. In healthcare settings, access and use of patient data is protected through the implementation of Google Cloud's reliable infrastructure and secure data storage that support the Health Insurance Portability and Accountability Act (HIPAA) compliance, along with each customer's security, privacy controls, and processes.

AI at Humana

Using AI requires a deliberate and structured approach to ensure fairness, accountability and transparency. Accordingly, ethical AI is embedded within our standard governance structure and Enterprise Risk Management (ERM) framework. Our practices and systems include:

- Oversight by the Board of Directors through the Technology and Audit committees
- Risk management system utilizing a 3 lines of defense model to delegate responsibility for critical risk management processes across business functions, operational areas, risk management, compliance, and audit teams
- Establishment of a Responsible AI Operating Committee and Governance Team
- Formalized internal standard for Responsible Usage and Development of Augmented Intelligence
- Statement of AI Principles
- Commitment to monitoring AI systems for bias and taking appropriate action

Humana adheres to 6 principles for responsible AI:

- Responsible in application
- Private and secure
- Accountable
- Reliable and safe
- Transparent
- Fair and inclusive

Read more about how Humana and CenterWell are using AI to advance clinical efficiencies.

Learn more about Humana's ERM framework in the Corporate Governance section of our Proxy Statement.

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 the members, patients, providers and communities we serve. To that end, our day-to-day efforts are centered around supporting policies that strengthen and modernize Medicare Advantage, accelerate value-based care, expand opportunities to serve patients through primary and home-based care, integrate clinical solutions, create affordability for prescription drugs, and reduce barriers to care by addressing social determinants of health. We also remain focused on administering the TRICARE health program to uniformed service members, retirees and their families, delivering effective care management and innovative solutions to the diverse needs of our Medicaid members, and 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 while also ensuring a future sustainable Medicare program for generations to come.



Membership associations

Humana is a member of 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 Alliance for Care At Home, and Pharmaceutical Care Management Association—as another avenue to use our voice to bring about awareness and address issues that may impact our members, our patients and our business. 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

Humana's Environmental, Health, Safety and Security program is at the core of our organization's values and underscores our belief in holistic health. Our commitment to health and safety extends beyond our patients and members to our employees, contractors, members and visitors, to ensure their safety and well-being at work. 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 to reduce risk and loss associated with fire, disaster, workplace accidents, work-related illnesses and other occupational hazards. The system is outlined in our Enterprise Safety and Security Policy, which is maintained by our Humana Safety and Security team. The team's activities are overseen by Humana's Vice President of Security, with ultimate accountability held by Humana's Chief Human Resources Officer. We also have an established Enterprise Safety and Security Policy that 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.





Humana also offers robust training, available to our employees in all lines of business, including our clinics, pharmacies and businesses that support home health. This training is provided on an annual basis via the Learning Management System (LMS), and includes such topics as:

Hazardous and Biomedical Waste: Educates employees on the proper handling storage, disposal, and emergency response procedures related to hazardous and biohazardous waste.

Infection Control Plan: Trains employees on facility plans to prevent and control the spread of infectious diseases.

Bloodborne Pathogens: Teaches healthcare workers, first responders, and other employees about the risks associated with exposure to blood and other potentially infectious materials and how to prevent exposure.

Driver Safety: Equips employees with the knowledge and skills needed to safely operate vehicles and is essential for reducing accidents and protecting workers.

Caring for our employees doesn't stop in the workplace – we're focused on well-being in all facets of life. That's why we also encourage our leaders to incorporate safety as a regular discussion topic with their teams. We offer a virtual library of content on various topics like grill safety, elevator safety, drug safety and picnic safety, just to name a few. We call them "safety moments." These short materials are meant to spark conversation with teams and offer practical safety tips for everyday life.

Strengthening our safety culture

In 2024, we held our 2nd annual Safety and Security Week for employees with more than 3,200 employees across 11 sessions. The event served as a platform to advance employee safety awareness, equip employees with valuable knowledge and tools, and reinforce the organization's dedication to a safety-first workplace culture.

Key outcomes included:



Improved employee engagement and morale

- Heightened awareness of safety issues and best practices
- Boosted morale through enhanced working environment and awareness of available resources



Promoted incident/accident reduction

- Expert-led knowledge sharing helped equip employees with the knowledge and tools to prevent accidents and injuries
- Reinforced a culture of safety across teams



Enhanced compliance and best practices

- Increased regulatory awareness, ensuring compliance with safety regulations
- Promoted a safety-first mindset to support reduced incidents and accidents



Created positive community impact

- Community outreach efforts allowed members and experts in the community to collaborate, showcasing Humana's commitment to the well-being of the communities we serve

Security Fusion Center

The Humana Safety & Security Fusion Center operates 24/7 to help the enterprise avoid disruptions, reduce overall risks, and promote the safety and security of employees and facilities. By monitoring global risks and utilizing open-source intelligence, the Fusion Center analyzes potential impacts to the enterprise, enhancing risk-based decision-making and proactive response.

Preparedness and response

The Fusion Center coordinates regional Go-Teams designed to improve enterprise resiliency by helping employees prepare for and respond to emergencies, including natural disasters such as hurricanes. For Hurricanes Helene and Milton, the Fusion Center leveraged the Humana Notification System (HNS) to conduct wellness checks on potentially impacted employees, providing real-time updates on their safety status.

Hurricanes Helene and Milton Impact:

- **23,118** employees and contractors were identified as being in potentially impacted areas for both storms.
- **More than 600** employees and contractors were connected with Human Resources partners for support.
- More than **200** facilities were identified within the path of both storms; workplace solutions assessed and cleared more than 100 of these sites.

Other support:

- Conducted wellness checks utilizing the HNS for **3,900** potentially impacted employees and contractors for incidents outside of Hurricanes Helene and Milton.
- Triaged more than **5,100** cases through the Fusion Center that were addressed by Safety and Security professionals.

Employee support and education

The Fusion Center ensures employees have a safe and secure work environment, leading to improved engagement and retention. Two main areas where the Fusion Center brings impact to the enterprise include:

Emergency Response: Helping impacted employees recover in their personal and professional lives, ensuring business continuity and mitigating business disruptions and operational costs.

Education and awareness: Consistently working to educate employees and stakeholders on the services and support the team provides, which in turn increases employee engagement, incident reporting capabilities, and overall safety and security across the enterprise.



Supporting lone worker safety

The Humana Safety and Security Lone Worker program fosters a culture of safety that extends to all individuals involved in care delivery. This program provides support and resources to our members, employees and contractors, equipping them with tools for their safety across the entire care journey—before, during and after healthcare visits.

What is a lone worker?

A lone worker is an individual working without close or direct supervision, where visual or audible contact with others is unavailable to call for assistance in the event of an emergency, injury or illness.

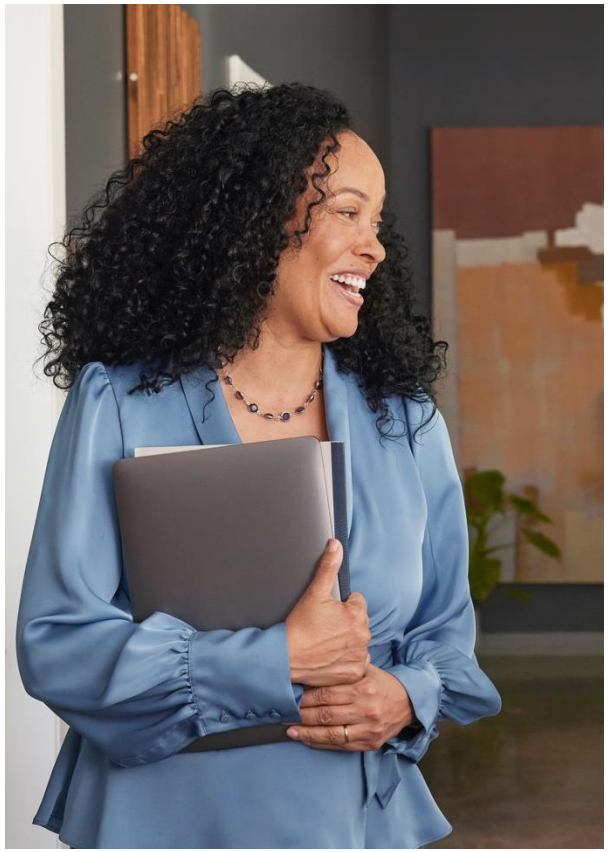


Since the program launched, nearly 9,900 lone workers have been offered best practices, including our safety app technology, as a safety resource.

By leveraging advanced safety tools including an industry-leading safety app, we enhance worker security, reduce risks and demonstrate industry leadership in fostering safer working conditions. This technology empowers lone workers with the confidence that they are supported and protected, allowing them to focus on delivering high-quality care while reducing stress and improving overall job satisfaction.

Workplace safety and health

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 which 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.

0.79 OSHA Total Recordable Incident Rate in 2024 for all Humana lines of business, per 200,000 hours worked by employees.

Our impact platform

For the environment

At Humana, we believe that putting health first for our members, patients and employees goes hand in hand with protecting the health of our planet. Individual and community well-being depends on a thriving environment, and we are committed to addressing the ecosystems where we live, work and thrive.



Our impact platform

For the environment

Top takeaways

We have integrated financed emissions into our climate strategy, reinforcing our commitment to reducing environmental impact and expanding our science-based targets.

Ongoing efforts on building efficiencies across our real estate, with focused efforts in Louisville, KY, data centers and distribution centers are driving operational and infrastructure improvements driving energy efficiency.

We continue to transition our vehicle fleet to hybrid vehicles, reduce work travel emissions and support flexible work options to minimize our footprint.

In 2024, our electronic recycling was equivalent to reducing 242,315 metric tons of air emissions.





OUR IMPACT PLATFORM: FOR THE ENVIRONMENT

Humana's commitments

Our environmental and sustainability strategies are grounded in science-based targets and are designed to reduce climate impacts and other environmental risks that affect health outcomes. Through ongoing investments, innovation and collective action, we're committed to creating a healthier planet—because a healthier environment means healthier individuals, communities and future generations.

With our Workplace Solutions Environmental Sustainability team leading the way, we collaborate with internal and external partners to advance policies and practices that minimize our footprint. That includes leveraging global frameworks like the Science Based Targets initiative (SBTi) to guide our approach to climate action.

Reducing emissions through science-based targets

Building on our 2023 milestone of achieving validation of our near-term science-based emissions reduction targets through the SBTi and aligning our goals with a 1.5°C trajectory, we continued to make progress in 2024 by implementing strategies to reduce operational emissions, enhance energy efficiency, and transition to renewable energy sources. These ongoing efforts reflect our commitment to addressing climate change and contributing to a healthier, more sustainable environment for the future.

Science-based targets

Scope 1 and Scope 2

14.5%

- Science-based target Scope 1 GHG emissions (2024 year-end): 37,480 mtCO2e
- Science-based target Scope 2 GHG emissions (2024 year-end): 62,892 mtCO2e location based; 58,562 mtCO2e market based
- Scope 1 and 2 total reduction of 14.5% from the base year

Scope 3

43.45%

- Science-based target Scope 3 GHG emissions (2024 year-end): 7,026,247 mtCO2e
- Scope 3 total increase of 43.45% during 2024

Scope 3

67.33%

Scope 3 SBTi Financial Institution Target

Humana commits to **67.33%** of investments covered by a target by 2029 from a 2022 base year.*

*We have not yet received validation from SBTi of our Scope 3 financed emissions target. Following validation, we intend to report goal progress in our 2026 Impact Report. In addition, per SBTi guidance, we are updating the Scope 3 GHG baseline year to align with the Scope 3 financed emissions target base year. Our financed emissions for 2024 year-end are reported in the Environmental Year Over Year Inventory on page 180 of this Impact Report.

Our commitments encompass a comprehensive approach that not only addresses our direct impact, but our broader energy consumption as well. 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 emissions are GHG emissions resulting from use of direct energy sources. These emissions typically result from on-site energy consumption, company-owned vehicles and other processes that we directly control.

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.



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

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.



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

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

Sustainable practices are utilized within our infrastructure, continually optimizing buildings to improve environmental efficiency and operational performance. We proactively review and assess building utilization, ensuring every space is used to its full potential. We focus on sites that drive the majority of our energy consumption, including our offices in downtown Louisville as well as our data centers, distribution centers and clinics around the country.

To maximize efficiency, in 2024:

- We performed controls optimization reviews and energy audits at our largest energy-using buildings including data centers, West Chester CenterWell Pharmacy Distribution Center, and headquarters in downtown Louisville, with dynamic energy modeling used to further analyze energy conservation measures at our Waterside headquarters building. In 2025, we'll perform similar comprehensive energy assessments at our distribution centers nationwide.
- We continued to implement building automation systems (BAS) connections in partnership with IT, enabling real-time monitoring and remote management of HVAC systems in our CenterWell® clinics. This integration has increased efficiencies, allowed engineers to address potential issues remotely, and decreased the need for site visits.
- When opening new spaces, like our CenterWell Senior Primary Care® clinics, we incorporate energy-efficient measures, such as LED lighting and smart thermostats. In addition, remote building monitoring solutions allow us to adjust heating and cooling schedules, enhancing comfort and energy use, while also predicting and preventing potential energy failures.
- We are also advancing our renewable energy procurement strategy through short- and long-term renewable energy sources. Renewable energy credits (RECs) and power purchase agreements (PPAs) in deregulated markets are considerations in this effort.



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.

6 ENERGY STAR certified sites



Scope 3 initiatives



Fleet transition

To accommodate our growing CenterWell Home Health® business and clinicians' vital home visits, we have a robust fleet program focused on front-line clinicians. Knowing the environmental impact of vehicle emissions, we're committed to transitioning to hybrid and low-emission vehicles where possible. This effort not only improves air quality in communities but also enhances operational efficiency by reducing fuel consumption and maintenance costs.



Aviation fleet and certification

Building on our progress of reducing aviation emissions, we continue working to achieve the National Business Aviation Association (NBAA) Sustainable Flight Department Accreditation goal of a **20% emissions reduction over three years**. In 2024, we continued exploring alternative jet fuel options, increasing the use of electric towing vehicles, and continuing sustainability efforts such as LED lighting, compostable materials and other aviation operations improvements.

Throughout the 3-year period, our aviation team exceeded the initial 20% reduction goal, thanks to strong ground support, which led to the removal of 3 fuel-burning vehicles from service. Additionally, the team replaced interior and exterior lighting with energy-efficient LED lights and installed an EV charging station, providing infrastructure for fleet vehicles and employees to charge conveniently at work or on the go. To further reduce waste, we have partnered with caterers who supply sustainable packaging for aviation food service. We continue to monitor the Sustainable Aviation Fuel market and seek additional ways to minimize our carbon footprint.

Scope 3 initiatives



Financed emissions

In 2023, Humana was reclassified as a financial institution (FI) under the Science Based Targets Initiative (SBTi) due to certain methodology imposed by SBTi in consideration of our insurance business. This reclassification required us to assess and report emissions for our financial activities and investments, expanding our Scope 3 emissions framework to include financed emissions.

To align with this reclassification, we completed a comprehensive assessment of the emissions tied to our investment portfolio. This work allows us to better understand the impact of these emissions and integrate them into our broader climate strategy. As part of this effort, we are expanding our science-based targets to include a specific target for financed emissions, further reinforcing our commitment to addressing climate change across our business.

This new FI target was submitted to SBTi in late 2024, and we are presently awaiting validation. The Investment Committee of Humana's Board of Directors approved an amendment to Humana's Investment Guidelines to reflect financed emissions alignment.

Humana Inc. Investment Guidelines Excerpt

Publicly traded corporate investments within the portfolio should be managed with consideration to companies that have public sustainability strategies and commitments to reduce emissions including adherence to standards established by the Science Based Targets initiative (SBTi) as demonstrated by validated Science Based Targets (SBT). Notwithstanding the foregoing, exclusionary practices are not imposed.



Science Based Target Financial Institution (SBT FI) Transition

Upon validation, our reclassification to the financial institution sector will impact how we refer to our existing corporate science-based target going forward. We hope to have a validated FI target in 2025 and intend to disclose its validation and our progress in the 2026 Impact Report, along with progress against the existing corporate science-based target. At that time, we will begin referring to our science-based targets in totality as Humana's SBT FI.

Supplier engagement

Our procurement team conducts an annual survey to assess and improve our suppliers' sustainability practices. These surveys not only align our supply chain with Humana's sustainability goals but also allow us to positively influence change through our network of suppliers. We actively work with our supplier base, encouraging them to designate their own sustainability targets and connect them to resources, including frameworks like science-based targets, to drive measurable progress.

In 2024, we expanded this initiative to include 1-on-1 discussions with suppliers, enabling deeper insights, stronger partnerships and tailored support to help them advance their own sustainability goals.

Our annual sustainability survey helps us gain deeper insights into our supplier efforts through increased engagement. The 2024 ESG Sustainability Survey exceeded our 25% response rate goal by achieving a 31% participation rate, representing more than $840 million in spend from 53 prime suppliers. This effort, coupled with our expanded 1-on-1 engagement, allows us to track progress and influence change across our supply chain.



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 associated with traditional mail, reduce waste, and minimize production materials. We've also made 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 with our broader sustainability goals and underscore our commitment to responsible, eco-conscious business practices.



Digital Adoption Rate Goal (Increase Paperless Communications):

As we work to increase the digital adoption rate (DAR) among members who enroll in paperless communications, our focus remains an email opt-in preference for contact versus standard mail.

Goal: increase the number of members who enroll for paperless communications by 15% by 2025.

Goal

174%

As of December 31, 2024, we achieved 174% of our goal.

Digital Marketing Goal (Grow Digital Marketing Universe):

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

Goal: grow our digital marketing universe by 10% by 2025.

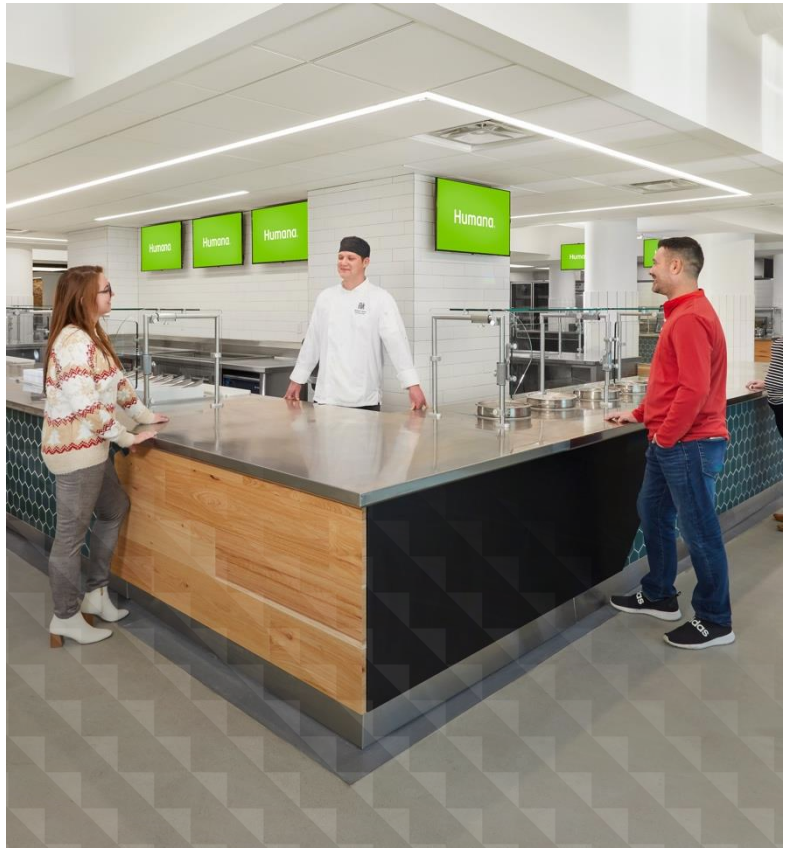
Goal

191%

As of December 31, 2024, we achieved 191% of our goal.

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. We continue to implement initiatives that minimize waste and promote environmentally conscious practices, such as recycling programs, composting, responsible office supplies reuse and furniture donations. Some of our pharmacy packaging is also eco-friendly and utilizes biodegradable materials.



Real estate optimization and waste diversion

As we optimize our real estate footprint, we are focused on reducing waste from office transitions. Instead of sending furniture and office supplies to landfills, we partner with a third-party vendor to repurpose, resell or recycle these materials—ensuring they are put to better use through donations, resale or sustainable disposal. This approach reduces landfill contributions while supporting community organizations and sustainability efforts.

Donations of furniture and office supplies and reuse from optimization **141 tons**

Sustainable office and cafeteria practices

In our largest cafes, we offer compost collection materials to divert organic waste from landfills and repurpose it into compost for reuse, and we donate food to local nonprofit organizations in Louisville, Kentucky, and Green Bay, Wisconsin. We offer our employees access to used coffee grounds for their home composting, promoting lifestyle sustainability practices.

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 at work and at home. We offer an educational site where employees can access resources, news and training. Our employees are encouraged to follow our ESG Impact Team via our internal employee engagement site—**with nearly 3,200 followers in 2024**—gaining access to valuable environmental resources and opportunities to engage in meaningful discussions.





Recognizing the Difference our Impact Makes

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 to help ensure we all have a healthy world in which to thrive.

By contributing meaningfully to a strong **healthcare system**, we will continue to build an infrastructure that puts people at the center.

By investing in wide-ranging **communities**, 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—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.

Awards

We are pleased to have received national recognition for our ESG efforts, and we appreciate the acknowledgement of our commitment to inspiring health and well-being. Highlighted below are just a few of our notable achievements.

MMIT Specialty Pharmacy Patient Choice Award in PBM/Payer category

Humana's 2024 disclosures received "Trendsetter" designation from CPA-Zicklin for Corporate Political Disclosure and Accountability

Learn more about our awards and recognition here.

Appendix



Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2024
Customer Privacy & Technology Standards	**HC-MC-230a.1**. Description of policies and practices to secure customers' personal health data records and other personal data	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 pages (110-121) of our Impact Report. Additional Resources: • 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, 2024.
Customer Privacy & Technology Standards	**HC-MC-230a.2.** (1) Number of data breaches, (2) percentage involving (a) personal data only and (b) personal health data, (3) number of customers affected in each category, (a) personal data only and (b) personal health data 1	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 (continued)

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2024
Access to Coverage	**HC-MC-240a.1.** Percentage of total health care insurance premiums spent directly on medical claims and efforts to improve the quality of care	90.4% for the 12 months ending December 31, 2024, for Humana's Insurance segment as reported on page 49 of our Form 10-K. 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).
Access to Coverage	**HC-MC-240a.4.** Description of policies and practices regarding customer access to coverage	Refer to the For Each Person section of our Impact Report on pages 12-32 for a description of policies and practices regarding member and patient access to coverage and care.
Plan Performance	**HC-MC-250a.2.** Enrollee retention rate by plan type	Refer to membership data published in our Form 10-K for the period ended December 31, 2023, and then compare to membership data published in our Form 10-K for the period ended December 31, 2024.
Plan Performance	**HC-MC-250a.5.** Description of plan performance and ratings for offered plan types, by region	Refer to our Form 10-K for the period ended December 31, 2024, for information regarding plan performance. Humana's 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: Health Plan Ratings - NCQA

Sustainability Accounting Standards Board (SASB) Index (continued)

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2024
Improved Outcomes	**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	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. Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of December 31, 2024: • Over 98% of our members had access to a fitness program • Over 85% of our members had access to over-the-counter products • Over 24% of our members, including eligible MA chronic condition special needs plans (C-SNPs) members, had access to a Healthy Options allowance program, along with 100% of our MA dual eligible special needs plans (D-SNPs)[1] members. [1]Research shows that prevalence of food insecurity is particularly high among MA D-SNP members. Additional Resources: • Refer to our Health and Wellness Programs - Medicare Advantage Members. • Refer to our Health and Wellness Programs – Medicaid Members. • Refer to our Health and Wellness Resources - Patient Care. • Refer to the For Each Person section of our Impact Report on pages 12-61
Improved Outcomes	**HC-MC-260a.4.** Discussion of initiatives and programs to maintain and improve enrollee health	Refer to the sections For Each Person on pages 12-61, and the For the Healthcare System on pages 97-131 of our Impact Report for a description of initiatives and programs to maintain and improve patient and enrollee health.

Sustainability Accounting Standards Board (SASB) Index (continued)

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2024
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: • For the Environment section of our Impact Report on pages 132-146 • Task Force on Climate-Related Financial Disclosures (TCFD) on pages 152-158 of the Appendix to this report • CDP Report • 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.
Activity Metric	**HC-MC-000.A.** Number of enrollees by plan type	Refer to membership data published in our Form 10-K for the period ending December 31, 2024.

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure
Governance	(a) Describe the board's oversight of climate-related risks and opportunities.	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. In addition, we have an internal ESG Steering Committee, overseen by our Chief Human Resources 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. Example of oversight: 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 validated. This same process was conducted in 2024 as Humana sought to set a target on its scope 3 category 15 emissions while better understanding the implications of its lending. Subsequently, the Investment Committee of Humana's Board of Directors approved an amendment to Humana's Investment Guidelines to reflect financed emissions alignment. Refer to Humana's most recent CDP responses, section C4. Governance. and Proxy Statement pg. 32.
Governance	(b) Describe management's role in assessing and managing climate- related risks and opportunities.	The Humana Inc. (the "Company") Enterprise Risk Management ("ERM") governance structure consists of oversight from the Company's Board of Directors (the "Board") and the Board's Audit Committee (in collaboration with material risks overseen by other committees), and implementation through the Company's management team utilizing 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 internal 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 within their respective areas. The Company's Enterprise Risk Management and Regulatory Compliance departments represent the Company's second line of defense. As of May 2025, the Enterprise Risk Management department is led by Humana's Chief Financial Officer, to whom the Chief Audit and Risk Officer (CARO) reports, whereas the Regulatory Compliance department is led by Humana's Chief Legal Officer (CLO), to whom the Chief Compliance Officer (CCO) reports. Humana's Internal Audit (IA) department represents the third line of defense, which provides independent and objective assurance to senior management and the Board regarding first and second line risk management functions, internal control systems, and governance processes.

Task Force on Climate-Related Financial Disclosures Index (continued)

Recommendation	Recommended Disclosure	Humana Disclosure
Governance	(b) Describe management's role in assessing and managing climate- related risks and opportunities. (continued)	The CARO is the Chair of the Enterprise Risk Management Committee (ERMC). The ERMC typically meets monthly to discuss enterprise risk management and/or enterprise compliance initiatives or topics. ERMC members include each of the Company's Executive Officers, along with the CCO and Chief Insurance Actuary. This committee also serves as the Company's Corporate Compliance Committee. The CARO leads the second and third lines of defense risk management function, including the Enterprise Crisis Management and Business Resiliency teams. The CARO 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 CARO 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 CARO to inherently have the highest level of management for climate-related issues. The CARO 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. In conjunction with the Chairman of the Board, CEO, and the Board of Directors, the CCO also provides leadership and governance over 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 CARO and CCO to share in the highest level of management for climate-related issues. Refer to Humana's most recent CDP responses, section C4. Governance.
Strategy	(a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Climate-related issues potentially arising in each time horizon that could have a material financial impact on Humana include (short-term): 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.

Task Force on Climate-Related Financial Disclosures Index (continued)

Recommendation	Recommended Disclosure	Humana Disclosure
Strategy	(a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term. (continued)	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. Humana has seen a 14.5% total reduction in Scope 1 and 2 emissions from the base year. Since 2023, Humana has seen a 7% reduction in Scope 1 and 2 emissions. Refer to Humana's most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.
Strategy	(b) Describe the impact of climate- related risks and opportunities on the organization's businesses, strategy, and financial planning.	Humana's financial planning has been affected by climate-related risks and opportunities across many financial elements. The Enterprise Associate and Business Solutions team is working to drive operational efficiency across our portfolio at our offices, data centers and clinical locations through capital improvement projects. In doing so, we are reducing operational expenses and improving overall profitability. This is often accomplished through advocating and seeking access to capital through our annual budget, for which expenditures are allocated to raise funds for new, more efficient equipment, or repairs to existing infrastructure and equipment. As we consider the impacts of emerging regulations and investing in more efficient technology, there is a possibility for assets to become stranded, including less efficient fleet vehicles or equipment. i. Case study: The Sustainability team, comprised of staff within the Enterprise Associate and Business Solutions department and facilities management vendor, work collaboratively to plan for the financial requirements to achieve Humana's environmental sustainability goals. We set challenging environmental targets, and we continue to push for energy projects where the return on investment makes sense. Our annual budgeting process for both operating costs and capital allocation/expenditures is evaluated in the context of how they fit into our internal goals for annual reductions as well as our pursuit of EnergySTAR certifications (at the sites we own or lease and are single tenants), Fitwell and TRUE Zero Waste Certifications. The teams work together to identify, plan, and prioritize projects that will make the most impact, as well as determine the potential cost. This information is also shared with our ESG team. The operating costs and capital allocation requests are then submitted each year for approval. The Sustainability team is working to expand our forecasting timeframes by collaborating with the infrastructure (comprised of staff within Enterprise Associate and Business Solutions and facilities management vendor) and project management teams to align the review with multi-year budget efforts with the Facilities Management teams. Refer to Humana's most recent CDP responses, section C5. Business strategy.

Task Force on Climate-Related Financial Disclosures Index (continued)

Recommendation	Recommended Disclosure	Humana Disclosure
Strategy	(c) Describe the resilience of the organization's strategy, taking into consideration different climate- related scenarios, including a 2°C or lower scenario.	Humana has not used scenario analysis to inform climate resilience strategy but plans to in the coming years. Refer to Humana's most recent CDP responses, section C5. Business strategy.
Risk Management	(a) Describe the organization's processes for identifying and assessing climate-related risks.	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 CLO will inform the Board once a Significant Event and/or Crisis Event is declared. Staff 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. 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 at least $150 million of P&L impact to identify "Crisis" level events, which pose the most risk. Refer to Humana's most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.
	(b) Describe the organization's processes for managing climate-related risks.	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.

Task Force on Climate-Related Financial Disclosures Index (continued)

Recommendation	Recommended Disclosure	Humana Disclosure
Risk Management	(b) Describe the organization's processes for managing climate-related risks. (continued)	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. This was seen in recent instances of extreme weather events, including considerable damage to two sites from hurricane Idalia in 2023. The storm damage resulted in 606k of damage in New Smyrna and 195k in Kissimmee FL. In 2024, Humana moved to a water-barrier self-deployment model for sites that may be impacted by storms. These preparations were completed for Hurricanes Helene and Milton, which saw substantial impacts to Humana in 2024. Hurricanes Helene and Milton posed a potential risk to 23,118 employees and contractors, along with 200 facilities situated in their projected paths. Over 600 employees and contractors were connected with Human Resources partners for support. For Hurricanes Helene, Milton and Idalia, the Fusion Center leveraged the Humana Notification System (HNS) to conduct wellness checks on potentially impacted employees, providing real-time updates on their safety status. Humana also provides resources such as HR's information, the Employee Assistance Program, and Helping Hands applications. In relation to Humana's insurance program including property coverage, there has been a shift in availability of capacity and higher rates due to climate change and catastrophic losses. Humana has increased its understanding of property values and ensuring formulas to calculate values are as accurate as possible. For underwriting purposes, Humana receives advanced questions, groups them, and ensures there are talking points around climate change and risk. Thus far, access to coverage hasn't been a limiting factor to M&A or the extent of Humana's large profile of facilities. Facilities track their own activities now, but Humana is preparing to understand impacts and dependencies on identified risk and opportunities to operations. New preparedness plans are in place from 2023 that include working with Red Cross to donate water bottles and materials and adding a new vendor to help with community outreach and response. 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. Refer to Humana's most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.

Task Force on Climate-Related Financial Disclosures Index (continued)

Recommendation	Recommended Disclosure	Humana Disclosure
Risk Management	(c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	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 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. 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. 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. Refer to Humana's most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.
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.	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 at least $150 million of P&L impact to identify "Crisis" level events, which pose the most risk. Climate-related issues potentially arising in each time horizon that could have a material financial impact on Humana include (short-term): - 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 tracks the financial impact of these acute physical risks on facilities annually and the total number of facilities affected by these weather events. This has been done at the site level, but Humana is determined to centralize this effort under the current ERM structure headed by the CARO with data flows from accounting and facilities management.

Task Force on Climate-Related Financial Disclosures Index (continued)

Recommendation	Recommended Disclosure	Humana Disclosure
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. (continued)	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. Humana engages with its insurers in understanding the climate-related assessments embedded in premiums and analysis of potential locations where Humana will build or acquire assets. In 2022, we completed a third-party facilitated ESG Material Topic assessment, for which the last materiality assessment was conducted in 2018 and each year between we revisited the results of that assessment with an internal, cross-functional team. The assessment helped us identify and prioritize climate-related risk issues that matter most to our business and stakeholders. The identified climate related issues revolve around the transition to a low carbon economy, physical risk damage from the increase in intensity of weather, and the tracking of GHG emissions while meeting our approved science-based targets. These results are published in our 2022 Impact Report and subsequent tracking of those results in our 2023 and 2024 Impact Reports. We understand that our employees and members and the community at large consider many topics important. We invest our resources where it makes sense for our business to do so to yield the greatest impact. 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 at least $150 million of P&L impact to identify "Crisis" level events, which pose the most risk. Refer to Humana's most recent CDP responses, section C.7 Environmental Performance – Climate Change.
Metrics and Targets	(b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	Scope 1 GHG emissions: 37,480 metric tons CO2e Scope 2 (location-based) GHG emissions: 62,892 metric tons CO2e Scope 2 (market-based) GHG emissions: 58,562 metric tons CO2e Scope 3 Corporate Emissions (All relevant categories except C15): 7,340,524 metric tons CO2e Scope 3 Corporate Emissions (SBT boundary - C1 & C4 only): 7,026,247 metric tons CO2e Scope 3 Financed Emissions (C15): 2,637,298 metric tons CO2e Refer to the Environmental Year Over Year Inventory on page 180 of this report.
Metrics and Targets	(c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Scope 1 and 2: Humana Inc. commits to reduce absolute scope 1 and 2 GHG emissions 54.6% by 2032 from a 2019 base year. Scope 3 Category 1-14: Humana Inc. commits to reduce absolute scope 3 emissions from purchased goods and services, and upstream transportation and distribution 30% by 2032 from a 2022 base year. Scope 3 Portfolio Target: Humana Inc. commits to 67.3% of its listed equity and corporate bond portfolio by invested value setting SBTi-validated targets by 2029 from a 2022 base year. Refer to Humana's most recent CDP responses, section C.7 Environmental Performance – Climate Change.

Global Reporting Initiative (GRI) content index

Statement of use	Humana Inc. has reported in accordance with the GRI Standards for the period January 1, 2024 – December 31, 2024.
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	• 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, 4-5, 12, 36				
	2-2 Entities included in the organization's sustainability reporting	Impact Report pg. 7 Form 10-K Exhibit 21				
	2-3 Reporting period, frequency and contact point	Impact Report pg. 7				
	2-4 Restatements of information	Impact Report pg. 7 There are no restatements of information in this report.				
	2-5 External assurance	Impact Report pg. 8 Impact Report Appendix pg. 182				
	2-6 Activities, value chain and other business relationships	Form 10-K pgs. 4-19 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. 174-175				
	2-8 Workers who are not employees	40,014 workers are not Humana employees but whose work is controlled by Humana. Certain functions within our Insurance and CenterWell operations make up the largest percentage of Humana's contingent labor.				
	2-9 Governance structure and composition	Proxy Statement pgs. 3-16, 18-20, 26-31				
	2-10 Nomination and selection of the highest governance body	Proxy Statement pg. 17				
	2-11 Chair of the highest governance body	Proxy Statement pgs. 19-20				
	2-12 Role of the highest governance body in overseeing the management of impacts	Proxy Statement pg. 32				

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. 32				
	2-14 Role of the highest governance body in sustainability reporting	Proxy Statement pgs. 28, 32				
	2-15 Conflicts of interest	Ethics Every Day pgs. 14-22 Corporate Governance Guidelines pg. 5 Policy Regarding Related Person Transactions Proxy Statement pgs. 16-17, 31, 36, 82				
	2-16 Communication of critical concerns	Proxy Statement pg. 31				
	2-17 Collective knowledge of the highest governance body	Proxy Statement pg. 4				
	2-18 Evaluation of the performance of the highest governance body	Proxy Statement pg. 25				
	2-19 Remuneration policies	Proxy Statement pgs. 27, 30, 38-40, 44-62				
	2-20 Process to determine remuneration	Proxy Statement pgs. 27, 30, 38-40, 44-62				
	2-21 Annual total compensation ratio	Proxy Statement pgs. 76-77				
	2-22 Statement on sustainable development strategy	Impact Report pgs. 5-10				
	2-23 Policy commitments	Proxy Statement pgs. 1-2, 31 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	Impact Report pg. 124 Proxy Statement pg. 31 Health Policy Center Standards of Excellence				
	2-25 Processes to remediate negative impacts	Proxy Statement pg. 31				
	2-26 Mechanisms for seeking advice and raising concerns	Impact Report pgs. 7-8 Proxy Statement pg. 31 Ethics Every Day				
	2-27 Compliance with laws and regulations	Impact Report pg. 115, 117 Form 10-K pg. 15				
	2-28 Membership associations	Impact Report pg. 124				
	2-29 Approach to stakeholder engagement	Impact Report pg. 9 Proxy Statement pgs. 22-23				
	2-30 Collective bargaining agreements	22 of Humana's employees were covered by collective bargaining agreements as of December 31, 2024. 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. 20-34				
	201-1 Direct economic value distributed	Form 10-K pgs. 66-116				
	201-2 Financial implications and other risks and opportunities due to climate change	Form 10-K pgs. 20-34				
	201-3 Defined benefit plan obligations and other retirement plans	Form 10-K pgs. 101-104				
	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				
	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. 114-115				
	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	Impact Report pgs. 132-144 Environmental Sustainability Policy				
	302-1 Energy consumption within the organization	Impact Report Appendix: Environmental Year Over Year Inventory pg. 180				
	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. 132-144 Impact Report Appendix: Environmental Year Over Year Inventory pg. 180				
	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	Impact Report pgs. 132-144 Environmental Sustainability Policy				
	305-1 Direct (Scope 1) GHG emissions	Impact Report Appendix: Environmental Year Over Year Inventory pg. 180				
	305-2 Energy indirect (Scope 2) GHG emissions	Impact Report Appendix: Environmental Year Over Year Inventory pg. 180				
	305-3 Other indirect (Scope 3) GHG emissions	Impact Report Appendix: Environmental Year Over Year Inventory pg. 180				
	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. 180				
	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	Impact Report pgs. 132-144 Environmental Sustainability Policy				
	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. 180				
	306-4 Waste diverted from disposal	Impact Report Appendix: Environmental Year Over Year Inventory pg. 180				
	306-5 Waste directed to disposal	Impact Report Appendix: Environmental Year Over Year Inventory pg. 180				

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. 33-35				
	401-1 New employee hires and employee turnover	Impact Report Appendix pgs. 176-178 Proxy Statement pg. 34				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Proxy Statement pg. 34				
	401-3 Parental Leave	Impact Report pg. 57				

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. 125-131				
	403-1 Occupational health and safety management system	Impact Report pgs. 125, 131				
	403-2 Hazard identification, risk assessment, and incident investigation	Impact Report pg. 130-131				
	403-3 Occupational health services	Impact Report pgs. 130-131				
	403-4 Worker participation, consultation, and communication on occupational health and safety	Impact Report pgs. 126-127, 129				
	403-5 Worker training on occupational health and safety	Impact Report pg. 126-127, 129				
	403-6 Promotion of worker health	Impact Report pgs. 12-13, 33-38, 55-56				
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Impact Report pgs. 128				
	403-8 Workers covered by an occupational health and safety management system	Impact Report pgs. 125				
	403-9 Work-related injuries	Impact Report pg. 131				
	403-10 Work-related ill health	Impact Report pg. 131				

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. 45-46, 51-54, 60-61				
	404-1 Average hours of training per year per employee	Impact Report pg. 53				
	404-2 Programs for upgrading employee skills and transition assistance programs	Impact Report pgs. 43-46, 51-54, 60-61				
	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. 33-61, 111-113, 116-117 Proxy Statement pgs. 4-16				
	405-1 Diversity of governance bodies and employees	Impact Report Appendix pg. 179				
	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	Impact Report pgs. 47-49 Ethics Every Day pgs. 62-63				
	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. 62-96				
	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. 124 Proxy Statement pg. 31				
	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 pg. 14				
	416-1 Assessment of the health and safety impacts of products and service categories	Impact Report pgs. 106-109 Proxy Statement pgs. 35-36				
	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 2024.				

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. 114-115, 120-123 Ethics Every Day pgs. 36-47 Privacy Policy				
	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				Total	
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	854	170	105	15	853	170	106	15	959	185
Alaska	4	0	0	0	3	0	1	0	4	0
Arizona	1,376	631	37	6	1,353	628	60	9	1,413	637
Arkansas	328	80	66	15	332	80	62	15	394	95
California	446	284	66	16	445	284	67	16	512	300
Colorado	243	122	21	5	242	122	22	5	264	127
Connecticut	128	63	50	13	127	63	51	13	178	76
Delaware	40	10	3	0	41	10	2	0	43	10
District of Columbia	24	15	0	0	24	15	0	0	24	15
Florida	9,686	2,835	500	95	9,634	2,821	552	109	10,186	2,930
Georgia	1,746	421	162	21	1,754	419	154	23	1,908	442
Hawaii	16	7	0	0	16	7	0	0	16	7
Idaho	55	20	6	1	55	20	6	1	61	21
Illinois	659	319	34	4	663	320	30	3	693	323
Indiana	2,227	739	49	14	2,228	740	48	13	2,276	753
Iowa	133	27	6	0	132	27	7	0	139	27
Kansas	260	82	6	3	260	82	6	3	266	85
Kentucky	6,252	3,418	121	41	6,252	3,421	121	38	6,373	3,459
Louisiana	1,070	130	86	11	1,076	130	80	11	1,156	141
Maine	104	23	16	0	104	23	16	0	120	23
Maryland	275	82	46	12	273	82	48	12	321	94
Massachusetts	184	90	43	2	184	90	43	2	227	92
Michigan	267	111	35	11	273	112	29	10	302	122
Minnesota	201	82	19	0	197	82	23	0	220	82
Mississippi	570	99	32	2	571	100	31	1	602	101
Missouri	556	146	30	3	552	146	34	3	586	149

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

Region	Employee Type				Time Type					
	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	14	7	0	0	14	7	0	0	14	7
Nebraska	92	21	8	0	92	21	8	0	100	21
Nevada	437	141	34	6	438	141	33	6	471	147
New Hampshire	28	19	0	0	28	19	0	0	28	19
New Jersey	160	101	8	2	162	101	6	2	168	103
New Mexico	51	21	5	2	50	21	6	2	56	23
New York	449	169	66	5	448	170	67	4	515	174
North Carolina	2,175	507	260	34	2,168	509	267	32	2,435	541
North Dakota	10	3	0	0	9	3	1	0	10	3
Ohio	1,962	635	49	6	1,917	631	94	10	2,011	641
Oklahoma	343	72	1	1	337	71	7	2	344	73
Oregon	45	33	8	0	43	33	10	0	53	33
Pennsylvania	499	269	25	4	495	269	29	4	524	273
Puerto Rico	771	325	1	0	769	325	3	0	772	325
Rhode Island	8	7	0	0	8	7	0	0	8	7
South Carolina	1,266	268	169	20	1,273	268	162	20	1,435	288
South Dakota	26	5	0	0	26	5	0	0	26	5
Tennessee	1,012	274	71	15	1,005	275	78	14	1,083	289
Texas	3,780	1,135	257	44	3,768	1,138	269	41	4,037	1,179
Utah	61	58	1	0	61	58	1	0	62	58
Vermont	8	2	0	0	8	2	0	0	8	2
Virginia	721	200	45	12	719	201	47	11	766	212
Washington	331	133	66	11	330	133	67	11	397	144
West Virginia	250	60	20	3	249	60	21	3	270	63
Wisconsin	2,902	736	39	5	2,891	736	50	5	2,941	741
Wyoming	14	3	0	0	13	3	1	0	14	3
Grand Total	**45,119**	**15,210**	**2,672**	**460**	**44,965**	**15,201**	**2,826**	**469**	**47,791**	**15,670**

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

Region	Total New Hires by Region External | Internal		Total New Hires by Gender External | Internal		New Hires by Age Band ≤ 30 External | Internal		New Hires by Age Band Between 30 – 50 External | Internal		New Hires by Age Band ≥ 50 External | Internal	
	Total No. of New Hires	Total % of New Hires	Female	Male	Female	Male	Female	Male	Female	Male
Alabama	259 | 53	2 | 1	229 | 46	30 | 7	52 | 8	9 | 0	127 | 21	17 | 5	50 | 17	4 | 2
Arizona	195 | 112	2 | 2	148 | 84	47 | 28	54 | 23	16 | 4	68 | 52	22 | 22	26 | 9	9 | 2
Arkansas	139 | 24	1 | 1	113 | 22	26 | 2	14 | 1	10 | 0	70 | 16	14 | 2	29 | 5	2 | 0
California	155 | 35	1 | 1	103 | 23	52 | 12	13 | 2	9 | 2	63 | 17	19 | 9	27 | 4	24 | 1
Colorado	78 | 43	1 | 1	56 | 30	22 | 13	8 | 3	4 | 2	29 | 20	7 | 7	19 | 7	11 | 4
Connecticut	74 | 11	1 | < 1	58 | 7	16 | 4	13 | 0	3 | 0	31 | 6	8 | 1	14 | 1	5 | 3
Delaware	8 | 3	< 1 | < 1	8 | 3	0 | 0	3 | 1	0 | 0	4 | 1	0 | 0	1 | 1	0 | 0
District of Columbia	63 | 20	< 1 | < 1	41 | 17	22 | 3	10 | 4	6 | 0	22 | 10	8 | 3	9 | 3	8 | 0
Florida	2,755 | 1,023	24 | 21	2,227 | 848	528 | 175	523 | 118	118 | 16	1, 202 | 533	291 | 109	502 | 197	119 | 50
Georgia	673 | 183	6 | 4	586 | 153	87 | 30	100 | 27	14 | 1	358 | 89	53 | 19	128 | 37	20 | 10
Hawaii	3 | 4	< 1 | < 1	3 | 2	0 | 2	0 | 1	0 | 1	3 | 1	0 | 1	0 | 0	0 | 0
Idaho	11 | 7	< 1 | < 1	8 | 7	3 | 0	1 | 0	0 | 0	3 | 5	3 | 0	4 | 2	0 | 0
Illinois	187 | 68	2 | 1	135 | 48	52 | 20	33 | 7	10 | 4	67 | 26	29 | 15	35 | 15	13 | 1
Indiana	904 | 298	8 | 6	803 | 224	101 | 74	143 | 28	26 | 12	477 | 152	53 | 53	183 | 44	22 | 9
Iowa	28 | 17	< 1 | < 1	26 | 13	2 | 4	3 | 4	1 | 2	14 | 7	1 | 1	9 | 2	0 | 1
Kansas	51 | 31	< 1 | 1	39 | 26	12 | 5	12 | 2	2 | 0	22 | 19	6 | 4	5 | 5	4 | 1
Kentucky	759 | 1,138	7 | 23	516 | 774	243 | 364	179 | 93	134 | 88	257 | 542	88 | 235	80 | 139	21 | 41

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

Region	Total New Hires by Region External | Internal		Total New Hires by Gender External | Internal		New Hires by Age Band ≤ 30 External | Internal		New Hires by Age Band Between 30 – 50 External | Internal		New Hires by Age Band ≥ 50 External | Internal	
	Total No. of New Hires	Total % of New Hires	Female	Male	Female	Male	Female	Male	Female	Male
Louisiana	204 | 131	2 | 3	181 | 118	23 | 13	41 | 16	2 | 1	104 | 83	16 | 9	36 | 19	5 | 3
Maine	22 | 7	< 1 | < 1	22 | 7	0 | 0	3 | 1	0 | 0	10 | 4	0 | 0	9 | 2	0 | 0
Maryland	69 | 14	1 | < 1	55 | 14	14 | 0	12 | 2	4 | 0	28 | 9	8 | 0	15 | 3	2 | 0
Massachusetts	90 | 14	1 | < 1	73 | 13	17 | 1	12 | 2	6 | 1	41 | 7	7 | 0	20 | 4	4 | 0
Michigan	100 | 31	1 | 1	73 | 22	27 | 9	11 | 3	7 | 6	49 | 14	15 | 2	13 | 5	5 | 1
Minnesota	55 | 18	1 | < 1	40 | 13	15 | 5	7 | 1	6 | 1	22 | 8	8 | 4	11 | 4	1 | 0
Mississippi	143 | 47	1 | 1	126 | 44	17 | 3	31 | 3	4 | 0	83 | 32	10 | 2	12 | 9	3 | 1
Missouri	159 | 53	1 | 1	125 | 46	34 | 7	26 | 7	8 | 2	73 | 31	17 | 3	26 | 8	9 | 2
Montana	3 | 2	< 1 | < 1	1 | 2	2 | 0	0 | 0	0 | 0	0 | 0	1 | 0	1 | 2	1 | 0
Nebraska	21 | 11	< 1 | < 1	18 | 11	3 | 0	4 | 0	1 | 0	12 | 6	2 | 0	2 | 5	0 | 0
Nevada	212 | 51	2 | 1	168 | 42	44 | 9	72 | 17	10 | 4	67 | 17	22 | 4	29 | 8	12 | 1
New Hampshire	7 | 3	< 1 | < 1	6 | 2	1 | 1	1 | 0	0 | 0	2 | 2	1 | 1	3 | 0	0 | 0
New Jersey	25 | 4	< 1 | < 1	17 | 3	8 | 1	4 | 1	3 | 1	11 | 2	3 | 0	2 | 0	2 | 0
New Mexico	33 | 9	< 1 | < 1	23 | 5	10 | 4	1 | 2	1 | 1	13 | 2	5 | 1	9 | 1	4 | 2
New York	186 | 43	2 | 1	135 | 33	51 | 10	39 | 4	13 | 4	68 | 21	27 | 4	28 | 8	11 | 2
North Carolina	682 | 231	6 | 5	588 | 197	94 | 34	126 | 40	16 | 6	321 | 108	58 | 16	141 | 49	20 | 12
North Dakota	2 | 1	< 1 | < 1	2 | 0	0 | 1	0 | 0	0 | 0	2 | 0	0 | 1	0 | 0	0 | 0
Ohio	266 | 145	2 | 3	200 | 108	66 | 37	42 | 16	13 | 6	107 | 83	36 | 26	51 | 9	17 | 5
Oklahoma	255 | 33	2 | 1	226 | 30	29 | 3	38 | 3	4 | 0	138 | 19	16 | 3	50 | 8	9 | 0

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

Region	Total New Hires by Region External | Internal		Total New Hires by Gender External | Internal		New Hires by Age Band ≤ 30 External | Internal		New Hires by Age Band Between 30 - 50 External | Internal		New Hires by Age Band ≥ 50 External | Internal	
	Total No. of New Hires	Total % of New Hires	Female	Male	Female	Male	Female	Male	Female	Male
Oregon	30 | 3	< 1 | < 1	23 | 1	7 | 2	5 | 0	2 | 0	12 | 1	4 | 2	6 | 0	1 | 0
Pennsylvania	143 | 62	1 | 1	94 | 40	49 | 22	18 | 4	9 | 9	48 | 26	23 | 10	28 | 10	17 | 3
Puerto Rico	92 | 54	1 | 1	60 | 36	32 | 18	22 | 5	11 | 3	32 | 28	20 | 14	6 | 3	1 | 1
Rhode Island	4 | 0	< 1 | 0	1 | 0	3 | 0	0 | 0	0 | 0	1 | 0	2 | 0	0 | 0	1 | 0
South Carolina	433 | 113	4 | 2	385 | 97	48 | 16	64 | 13	11 | 0	218 | 65	29 | 12	103 | 19	8 | 4
South Dakota	1 | 2	< 1 | < 1	1 | 2	0 | 0	0 | 0	0 | 0	1 | 2	0 | 0	0 | 0	0 | 0
Tennessee	257 | 111	2 | 2	209 | 89	48 | 22	48 | 15	10 | 4	108 | 51	25 | 11	53 | 23	13 | 7
Texas	976 | 323	8 | 7	791 | 266	185 | 57	205 | 35	33 | 4	450 | 187	99 | 39	136 | 44	53 | 14
Utah	31 | 12	< 1 | < 1	15 | 9	16 | 3	3 | 1	5 | 1	8 | 4	9 | 2	4 | 4	2 | 0
Vermont	2 | 2	< 1 | < 1	1 | 2	1 | 0	0 | 0	0 | 0	1 | 1	0 | 0	0 | 1	1 | 0
Virginia	247 | 59	2 | 1	196 | 51	51 | 8	47 | 5	9 | 2	109 | 35	29 | 5	40 | 11	13 | 1
Washington	131 | 17	1 | < 1	107 | 15	24 | 2	11 | 1	6 | 0	62 | 7	13 | 2	34 | 7	5 | 0
West Virginia	53 | 11	1 | < 1	44 | 9	9 | 2	8 | 1	1 | 1	29 | 7	5 | 1	7 | 1	3 | 0
Wisconsin	288 | 311	3 | 6	251 | 257	37 | 54	64 | 22	7 | 4	139 | 190	20 | 43	48 | 45	10 | 7
Wyoming	1 | 0	< 1 | 0	0 | 0	1 | 0	0 | 0	1 | 0	0 | 0	0 | 0	0 | 0	0 | 0
Grand Totals	**11,565 | 4,998** **16,563**	**100% | 99%** **70% | 30%**	**9,356 | 3,911** **71% | 29%**	**2,209 | 1,087** **67% | 33%**	**2,126 | 542** **80% | 20%**	**565 | 193** **75% | 25%**	**5,186 | 2,569** **67% | 33%**	**1,149 | 703** **62% | 38%**	**2,044 | 800** **72% | 28%**	**495 | 191** **72% | 28%**

(1) Data represented is as of December 31, 2024.
(2) Percentages have been rounded to the nearest whole number, resulting in a sum that may not equal 100%.
(3) Demographic information is based on voluntary self-disclosed information as provided by employees. Employees can opt out and update their demographic information 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	
	2024	2023	2024	2023	2024	2023	2024	2023
Female	25%	25%	10%	10%	51%	49%	76%	76%
Male	75%	75%	90%	90%	49%	51%	24%	24%
< 30 yrs. old	0%	0%	0%	0%	0%	0%	8%	9%
30 yrs. – 50 yrs. old	0%	0%	40%	50%	66%	62%	62%	61%
> 50 yrs. old	100%	100%	60%	50%	34%	38%	30%	30%
Member of an ethnic minority or vulnerable group	33%	33%	40%	40%	64%	62%	87%	87%
Not a member of an ethnic minority or vulnerable group	67%	67%	60%	60%	36%	38%	13%	13%

(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, resulting in a sum that may not equal 100%.
(3) Demographic information is based on voluntary self-disclosed information as provided by employees. Employees can opt out and update their demographic information at any time.

Environmental Year Over Year Inventory

Category	Metric	2019	2020	2021	2022	2023	2024
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	161,841
	Total fuel consumption from renewable fuel sources (ethanol)	542	192	193	1	8	3,276
	Total electricity consumption (brown power)	177,379	166,382	172,970	179,926	187,269	145,059[1]
	Total electricity consumption (green power – through RECs)	0	0	0	0	2	11,124[1]
	Generated energy (solar electricity)	10	11	11	10	10	12
	Total renewable energy consumption	552	203	204	11	2,130	14,411[2]
	Total non-renewable energy consumption	355,429	339,337	314,608	356,591	321,618	306,900
	Total energy consumption	355,981	339,540	314,812	356,602	323,757	321,312*
GHG Emissions (mtCO2e)	Total Scope 1 GHG emissions (CO2, CH4, N2O, HFCs)	36,525	34,959	29,481	28,852	28,166	37,480[3]
	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	62,892[4]
	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	58,562[4]
	Direct biogenic CO2 emissions	9	3	3	0	2	544[5]
	Total greenhouse gas emissions as the sum of Scope 1 and Scope 2 location-based emissions	112,975	100,524	97,665	99,256	104,448	100,372
	Total greenhouse gas emissions as the sum of Scope 1 and Scope 2 market-based emissions	112,337	106,202	103,157	104,118	104,128	96,042
	Scope 3 Corporate Emissions (All relevant categories except C15)			5,378,635	6,685,258	6,025,436	7,340,524[6]
	Scope 3 Corporate Emissions (SBT boundary - C1 & C4 only)			4,898,160	6,279,262	5,650,029	7,026,247
	Scope 3 Financed Emissions (C15)				1,494,558		2,637,298[7]
Waste (metric tons)	Recycled (non-hazardous)	4,666	2,727	3,799	4,702	4,995	4,068
	Composted (non-hazardous)	125	60	12	50	59	83
	Landfilled (non-hazardous)	1,939	1,433	3,439	4,171	3,100	3,311
Water (m3)	Total water withdrawal (municipal or other water utility supplies)	728,982	715,661	648,275	754,299	612,144	537,420

1. Humana began procuring Renewable Energy in 2023. Beginning with this report, Energy Procurement will be split to categorize brown power and green power purchased.
2. Increase in Renewable Energy consumption from more REC (Renewable Energy Certificate) purchases as well as more renewable fuel used in Humana's fleet.
3. Slight increase in Scope 1 due to increased fleet count/fuel usage for the CenterWell Home Health fleet.
4. Decrease in Scope 2 emissions due to site closures and increased efficiency measures at sites.
5. Increase in biogenic emissions due to increased ethanol fuel in Humana's corporate fleet.
6. Removed C15 Investment (joint venture) emissions from historical corporate Scope 3 totals (2021-2023 periods) as this is now included in Humana's Financed Emissions totals/target per the reclassification.
7. Due to data availability and timelines, Humana focused its efforts in 2024 on building a 2022 baseline and developing a target. Moving forward, financed emissions will be measured on an annual basis.

Environmental Reporting Assurance

Update as of July 23, 2025: We received Limited Assurance from our third-party contractor on May 18, 2025, and have revised certain values in the table above from estimated to actual. Revised values are indicated by asterisk (*). Values are rounded to the nearest whole number. For more information on the assurance process and scope, see the statement of assurance within this appendix.

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 2024 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.

2024 Third-party Statement of Assurance

Life Is On | Schneider Electric

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 2024 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.

2024 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, downstream leased assets, and Financed Emissions.
- **Water Consumption**

Level of Assurance

Schneider's verification of Humana's CY2024 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 CY2024 GHG Inventory as stated within the Inventory Management Plan

2024 Third-party Statement of Assurance

GHG Verification Methodology:

- Interviews with relevant personnel at Humana and/or consultants assisting with preparation of the CY2024 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 FY2024.

- 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.
- The IMP should be updated to match the process used for the Gap Fill methodology. The Gap Fill methodology defined within the Inventory Management Plan (IMP) was not sufficiently detailed to apply to nuanced cases that were identified by the verification team. The process applied was consistent across all applicable data streams and the differences were not material. Recommendation is to update the IMP for greater clarity. These include:
    - Gap fill step #3: Update from using the average of the past two months to the average of the last three months.
    - Gap fill step #4: Update wording to indicated that the "last known value" will be the value from the nearest known month.
    - Ensure that later gap fill steps do not use prior gap fill estimates to estimate other months of data.
- The IMP should be updated to provide greater clarity on complex calculations, such as employee commuting, where decisions are made on different filter criteria.

2024 Third-party Statement of Assurance

Emissions Data Verified:

		Emissions by Source		Usage by Source	
Scope	Source	Sum of Total CO2e Emissions (Market-based) (mtons CO2-e)	Sum of Total CO2e Emissions (Location-based) (mtons CO2-e)	UOM (MWh)	Usage
Scope 1	Natural Gas	10,129	10,129	MWh	55,889.52
	Aviation Gasoline	2,823	2,823	MWh	11,903.89
	Diesel - Mobile	437	437	MWh	1,730.01
	Diesel - Stationary	97	97	MWh	383.59
	Ethanol Blend (E10)	81	81	MWh	364.95
	HFC-407C	43	43	lbs	50.00
	HFC-410A	1,691	1,691	lbs	1,652.40
	Renewable Power - Onsite - Owned	0	0	MWh	11.72
	Gasoline (Petrol) - Mobile	22,027	22,027	MWh	91,932.79
	Propane	0	0	MWh	1.38
	Ethanol (E85)	145	145	MWh	2,909.62
	HCFC - 22	6	6	lbs	6.67
	Ethanol - Mobile	0	0	MWh	0.95
	HFC-134A	0	0	lbs	0.34
Scope 1 Total		**37,480**	**37,480**		
Scope 2	Electric Power	64,420	62,892	MWh	156,182.47
	Renewable Energy Credit (REC)	(5,857)		MWh	11,123.73
Scope 2 Total		**58,562**	**62,892**		

Scope	Sum of Total CO2e Emissions (Market-based) (mtons CO2-e)	Sum of Total CO2e Emissions (Location-based) (mtons CO2-e)
Scope 1	37,480	37,480
Scope 2	58,562	62,892
Grand Total	**96,042**	**100,372**

2024 Third-party Statement of Assurance

Scope 3 Emissions

Row Labels	Sum of Total CO2e Emissions (Primary) (mtons CO2-e)
Capital Goods	146,293
Downstream Leased Assets	476
Employee Commuting	22,382
Employee commuting - Teleworking	65,570
Purchased Goods and Services	6,897,449
Upstream Leased Assets	5,425
Upstream Transportation	128,798
Waste Generated in Operations	49,455
Business Travel	13,591
Fuel-and-Energy-Related Activities	11,086
Financed Emissions	2,637,298
Grand Total	**9,977,822**

Water Consumption

Services	Usage UOM	Total
Waste Water	m^3	146,908
Water	m^3	519,889
Water - Irrigation	m^3	17,531
Grand Total		**684,328**

2024 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 CY2024 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.



Nasib Huseynov, Lead Verifier
Sr. Global Energy Markets Analyst

May 14, 2025



Raymond Stuart, Peer Reviewer
Associate Director, Global Solutions

May 14, 2025