

Appendix



Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2025
Customer Privacy & Technology Standards	HC-MC-230a.1. Description of policies and practices to secure customers' personal health data records and other personal data	<p>Any information shared with Humana is to be used for the purpose of delivering care and improving the health of our members and patients. Humana and its affiliates are strongly committed to protecting any and all information received. To protect all Humana data, including member data, we adhere to robust governance and are continually enhancing our processes and strengthening our technology. For disclosure of our data privacy and cybersecurity practices, please refer to pages 60-64 of our Impact Report.</p> <ul style="list-style-type: none"> • Refer to our Privacy Policies. • Refer to our Corporate Governance Policies. • Refer to Item 1C. of our Form 10-K for the period ended December 31, 2025.
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	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 .
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	<p>90.2% for the 12 months ending December 31, 2025, for Humana's Insurance segment as reported on page 45 of our Form 10-K for the period ended December 31, 2025.</p> <p>MLR rebate filings are completed and filed as directed by the U.S. Department of Health and Human Services (HHS) in Title 45: Public Welfare Part 158 – Issuer Use of Premium Revenue: Reporting and Rebate Requirements (45 CFR Part 158).</p>
Access to Coverage	HC-MC-240a.4. Description of policies and practices regarding customer access to coverage	Refer to the For Each Person section of our Impact Report on pages 11-33 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 Annual Report on Form 10-K for the period ended December 31, 2024, and then compare to membership data published in our Annual Report on Form 10-K for the period ended December 31, 2025.
Plan Performance	HC-MC-250a.5. Description of plan performance and ratings for offered plan types, by region	<p>Refer to our Form 10-K for the period ended December 31, 2025, for information regarding plan performance.</p> <p>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</p>

Sustainability Accounting Standards Board (SASB) Index (continued)

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2025
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	<p>Humana offers health plans that are designed to include a variety of holistic wellness programs and other supplemental benefits to help members achieve their best health. To combat food insecurity – a factor in social determinants of health – we also offer a wide variety of food programs for our members.</p> <p>Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of December 31, 2025:</p> <ul style="list-style-type: none"> • 89% of our members had access to a fitness program • 64% of our members had access to over-the-counter products • 22% of our members had access to a Healthy Options allowance program, along with 100% of our MA dual eligible special needs plan (D-SNP¹) members <p>¹ Research shows that prevalence of food insecurity is particularly high among MA D-SNP members.</p> <p>Additional Resources:</p> <ul style="list-style-type: none"> • 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 11-33.
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 pgs. 11-33 , and the For the Healthcare System on pages 46-61 of our Impact Report for a description of initiatives and programs to maintain and improve patient and enrollee health.
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	<p>Refer to:</p> <ul style="list-style-type: none"> • For the Environment section of our Impact Report on pgs. 72-78 • Task Force on Climate-Related Financial Disclosures (TCFD) on pg. 4 of this Appendix • 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 and health equity 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, 2025.

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.	<p>The Nominating, Governance & Sustainability Committee has responsibility for Board-level oversight of the Company’s ESG strategy, practices, and reporting. The Nominating, Governance & Sustainability Committee receives formal ESG reports from management at least twice annually regarding the Company’s ESG initiatives, metrics and progress on established goals, as well as ad hoc ESG communications as necessary.</p> <p>In addition, we have an internal ESG Steering Committee, overseen by our Chief 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.</p> <p>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.</p> <p>Refer to Humana’s most recent CDP responses, section C4. Governance. and Proxy Statement page 32.</p>
Governance	(b) Describe management’s role in assessing and managing climate-related risks and opportunities.	<p>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.</p> <p>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.</p>

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)	<p>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.</p> <p>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.</p> <p>In conjunction with the chairman of the board, CEO, and the board of directors, the Chief Compliance Officer (CCO) also provides overall leadership and governance for the corporate compliance plan. Regulatory Compliance, led by the CCO, is included within the second line of defense. The CCO is the chair of the Corporate Compliance Committee (CCC) and, among other things, has responsibility for the Company’s Corporate Compliance Plan and reporting on the state of compliance matters, including any such matters that are climate-related, to the Audit Committee. The CCO reports directly to the CLO. The CLO is a member of Humana’s Executive Management Team and reports directly to the CEO/President, who is also a member of the Board of Directors. The CCO also provides periodic updates to the Audit Committee of the Board of Directors. Humana therefore considers the CARO and CCO to share in the highest level of management for climate-related issues.</p> <p>Refer to Humana’s most recent CDP responses, section C4. Governance.</p>
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)	<p>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.</p> <p>Refer to Humana’s most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</p>
Strategy	(b) Describe the impact of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning.	<p>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.</p> <p>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.</p> <p>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 ENERGY STAR® 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.</p> <p>Refer to Humana’s most recent CDP responses, section C5. Business strategy.</p>

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.	<p>Humana has not used scenario analysis to inform climate resilience strategy but plans to in the coming years.</p> <p>Refer to Humana’s most recent CDP responses, section C5. Business strategy.</p>
Risk Management	(a) Describe the organization’s processes for identifying and assessing climate-related risks.	<p>Definition: When identifying or assessing climate-related risks, substantive impact is often dependent on the business area affected. Crisis management processes use a 3-tier structure to evaluate thresholds (of criticality). The thresholds utilize specific criteria based on the risk’s impact to members, reputation, employees, compliance, facilities, financials, and technology to differentiate between levels of criticality, ranging from an Incident, Significant Event and Crisis Event. The 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.</p> <p>Quantifiable indicator: The quantifiable indicators used to define substantive financial impact are based on the severity to which our financials, employees, customers, technology, reputation, and ability to meet compliance standards are impacted. We utilize a substantive financial impact indicator of at least \$150 million of P&L impact to identify “Crisis” level events, which pose the most risk.</p> <p>Refer to Humana’s most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</p>
Risk Management	(b) Describe the organization’s processes for managing climate-related risks.	<p>Humana’s Enterprise Risk Management (ERM) governance structure includes a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. Business areas and operational teams across the Company are responsible for identifying, assessing, mitigating, monitoring, and managing risk and opportunities within their respective areas.</p> <p>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.</p>

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)	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Refer to Humana’s most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</p>

Task Force on Climate-Related Financial Disclosures Index (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.	<p>Humana’s Enterprise Risk Management (ERM) governance structure includes a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. Humana’s first line of defense consists of business areas and operational teams across the Company, and is responsible for identifying, assessing, mitigating, monitoring, and managing risk 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.</p> <p>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.</p> <p>Refer to Humana’s most recent CDP responses, section C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities.</p>
Metrics and Targets	(a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	<p>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.</p> <p>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.</p>

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.	<p>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.</p> <p>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, 2024, and 2025 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.</p> <p>Refer to Humana’s most recent CDP responses, section C.7 Environmental Performance – Climate Change</p>
Metrics and Targets	(b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	<p>Scope 1 GHG emissions: 41,913 metric tons CO₂e Scope 2 (location-based) GHG emissions: 56,377 metric tons CO₂e Scope 2 (market-based) GHG emissions: 54,678 metric tons CO₂e Scope 3 Corporate Emissions (All relevant categories except C15): 2,671,838 metric tons CO₂e Scope 3 Corporate Emissions (SBT boundary - C1 & C4 only): 2,475,110 metric tons CO₂e Scope 3 Financed Emissions (C15): 2,873,266 metric tons CO₂e Refer to the Environmental Year-Over-Year Inventory on pg. 29 of this Appendix.</p>
Metrics and Targets	(c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	<p>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.</p> <p>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.</p> <p>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.</p> <p>Refer to Humana’s most recent CDP responses, section C.7 Environmental Performance – Climate Change.</p>

Global Reporting Initiative (GRI) content index

Statement of use	Humana Inc. has reported in accordance with the GRI Standards for the period January 1, 2025 – December 31, 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	The available GRI Sector Standards are not applicable to our business and therefore have not been considered in our reporting.
GRI content index formatting notes	<ul style="list-style-type: none"> • Gray cells denote the response item is not applicable; however, this only relates to the "Omission" and "GRI Sector Standard reference no." columns. • GRI Material Topic Standards are listed in numerical order and should not be construed as order of significance. • Throughout this report, we use the word “material” as defined by the Global Reporting Initiative and not as defined by the U.S. Securities and Exchange Commission or under securities laws unless otherwise stated.

GRI content index | General Disclosures

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-1 Organizational details	Form 10-K pgs. 4-8, 12, 36				
	2-2 Entities included in the organization’s sustainability reporting	Impact Report pg. 6 Form 10-K Exhibit 21				
	2-3 Reporting period, frequency and contact point	Impact Report pg. 6				
	2-4 Restatements of information	Impact Report pg. 6 There are no restatements of information in this report.				
	2-5 External assurance	Impact Report pg. 6				
	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.				

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	2-7 Employees	Impact Report Appendix pgs. 24-25				
	2-8 Workers who are not employees	46,426 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. 3-31				
	2-10 Nomination and selection of the highest governance body	Proxy Statement pgs. 16-17				
	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. 18-19				
	2-13 Delegation of responsibility for managing impacts	Proxy Statement pgs. 19, 27-28, 32				
	2-14 Role of the highest governance body in sustainability reporting	Proxy Statement pgs. 27-28, 32				
	2-15 Conflicts of interest	Ethics Every Day pgs. 14-24				
	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. 24				

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)	2-19 Remuneration policies	Proxy Statement pgs. 26-27, 29-30, 38-40, 44-60				
	2-20 Process to determine remuneration	Proxy Statement pgs. 26-27, 29-30, 38-40, 44-60				
	2-21 Annual total compensation ratio	Proxy Statement pgs. 73-74				
	2-22 Statement on sustainable development strategy	Impact Report pgs. 5-9				
	2-23 Policy commitments	Proxy Statement pgs. 1-2, 30-31 Policy Center Standards of Excellence Ethics Every Day				
	2-24 Embedding policy commitments	Impact Report pg. 55 Proxy Statement pgs. 30-31 Standards of Excellence Ethics Every Day				
	2-25 Processes to remediate negative impacts	Proxy Statement pg. 31				
	2-26 Mechanisms for seeking advice and raising concerns	Impact Report pg. 6 Proxy Statement pg. 31 Ethics Every Day				
	2-27 Compliance with laws and regulations	Impact Report pgs. 56, 58-64 Form 10-K pgs. 15, 28-30				
	2-28 Membership associations	Impact Report pg. 55				
2-29 Approach to stakeholder engagement	Impact Report pg. 9 Proxy Statement pgs. 22-23					

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)	2-30 Collective bargaining agreements	20 of Humana's employees were covered by collective bargaining agreements as of December 31, 2025. 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. 8				
	3-2 List of material topics	Impact Report pg. 9				

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. 65-115				
	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. 100-103				
	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 pg. 58				

GRI content index | GRI 205: Anti-corruption 2016 (continued)

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	205-3 Confirmed incidents of corruption and actions taken	Humana is not, nor has it been, the subject of anti-corruption investigations or enforcement actions by U.S. or foreign authorities.				

GRI content index | GRI 302: Energy 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Sustainability Policy Impact Report pgs. 72-78				
	302-1 Energy consumption within the organization	Impact Report Appendix: Environmental Year-Over-Year Inventory pg. 29				
	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. 72-78 Impact Report Appendix: Environmental Year-Over-Year Inventory pg. 29				
	302-5 Reduction in energy requirements of products and services		302-5	Information unavailable	We do not currently report this information.	

GRI content index | GRI 305: Emissions 2016

GRI Standard/ other source	Disclosure	Location/Humana supplemental response	Omission			GRI Sector Standard reference no.
			Requirement(s) omitted	Reason	Explanation	
GRI 3: Material Topics 2021	3-3 Management of material topics	Environmental Sustainability Policy Impact Report pgs. 72-78				
	305-1 Direct (Scope 1) GHG emissions	Impact Report Appendix: Environmental Year-Over-Year Inventory pg. 29				
	305-2 Energy indirect (Scope 2) GHG emissions	Impact Report Appendix: Environmental Year-Over-Year Inventory pg. 29				
	305-3 Other indirect (Scope 3) GHG emissions	Impact Report Appendix: Environmental Year-Over-Year Inventory pg. 29				
	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. 29				
	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	Environmental Sustainability Policy Impact Report pgs. 72-78				
	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. 29				
	306-4 Waste diverted from disposal	Impact Report Appendix: Environmental Year-Over-Year Inventory pg. 29				
	306-5 Waste directed to disposal	Impact Report Appendix: Environmental Year-Over-Year Inventory pg. 29				

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. 26-27 Proxy Statement pg. 34				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Proxy Statement pgs. 34-35				
	401-3 Parental Leave	Impact Report pg. 28				

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 pg. 59				
	403-1 Occupational health and safety management system	Impact Report pg. 59				
	403-2 Hazard identification, risk assessment, and incident investigation	Impact Report pg. 59				
	403-3 Occupational health services	Impact Report pg. 59				
	403-4 Worker participation, consultation, and communication on occupational health and safety	Impact Report pg. 59				
	403-5 Worker training on occupational health and safety	Impact Report pg. 59				
	403-6 Promotion of worker health	Impact Report pgs. 27-29				
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Impact Report pg. 59				
	403-8 Workers covered by an occupational health and safety management system	Impact Report pg. 59				
	403-9 Work-related injuries	Impact Report pg. 59				
403-10 Work-related ill health	Impact Report pg. 59					

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. 26, 30-33				
	404-1 Average hours of training per year per employee	Impact Report pg. 30				
	404-2 Programs for upgrading employee skills and transition assistance programs	Impact Report pgs. 30-33				
	404-3 Percentage of employees receiving regular performance and career development reviews	Impact Report pg. 26				

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. 21-33, 56-58 Proxy Statement pgs. 4-15				
	405-1 Diversity of governance bodies and employees	Impact Report Appendix pg. 28				
	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. 22-25 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. 34-44				
	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. 55 Proxy Statement pgs. 30-31				
	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 pgs. 13-14				
	416-1 Assessment of the health and safety impacts of products and service categories	Impact Report pgs. 17, 45-52 Proxy Statement pg. 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 2025.				

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. 56-58, 60-71 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

Region	Employee Type				Time Type				Regional Totals	
	Permanent (Regular) Employees		Non-guaranteed Hours Employees		Full-time Employees		Part-time Employees		Employees by Region	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Alabama	891	175	109	15	888	175	112	15	1,000	190
Alaska	3	0	0	0	3	0	0	0	3	0
Arizona	1,339	583	34	10	1,320	582	53	11	1,373	593
Arkansas	355	88	62	16	350	86	67	18	417	104
California	458	299	61	11	456	299	63	11	519	310
Colorado	250	138	24	4	248	138	26	4	274	142
Connecticut	127	71	49	7	126	71	50	7	176	78
Delaware	44	8	1	0	43	8	2	0	45	8
District of Columbia	30	17	0	0	30	17	0	0	30	17
Florida	10,041	2,904	551	80	10,029	2,896	563	88	10,592	2,984
Georgia	1,835	441	195	25	1,848	442	182	24	2,030	466
Hawaii	14	4	0	0	14	4	0	0	14	4
Idaho	54	23	6	0	54	23	6	0	60	23
Illinois	821	342	28	6	814	342	35	6	849	348
Indiana	2,159	730	34	12	2,159	732	34	10	2,193	742
Iowa	136	25	7	0	135	25	8	0	143	25
Kansas	260	74	7	2	261	74	6	2	267	76
Kentucky	5,831	3,174	152	46	5,844	3,175	139	45	5,983	3,220
Louisiana	1,050	132	82	15	1,051	132	81	15	1,132	147
Maine	97	27	21	0	97	27	21	0	118	27
Maryland	268	84	43	12	265	84	46	12	311	96
Massachusetts	172	102	43	9	171	102	44	9	215	111
Michigan	447	147	36	14	450	147	33	14	483	161
Minnesota	205	84	20	1	201	84	24	1	225	85
Mississippi	598	106	33	5	601	106	30	5	631	111
Missouri	551	150	36	1	547	150	40	1	587	151
Montana	17	8	0	0	17	8	0	0	17	8
Nebraska	88	22	9	2	88	22	9	2	97	24
Nevada	478	137	36	7	478	137	36	7	514	144

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

Region	Employee Type				Time Type				Regional Totals	
	Permanent (Regular) Employees		Non-guaranteed Hours Employees		Full-time Employees		Part-time Employees		Employees by Region	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
New Hampshire	32	19	0	0	32	19	0	0	32	19
New Jersey	173	88	3	1	170	88	6	1	176	89
New Mexico	52	25	3	3	52	24	3	4	55	28
New York	456	186	59	9	455	186	60	9	515	195
North Carolina	2,241	529	271	32	2,232	529	280	32	2,512	561
North Dakota	10	2	1	0	11	2	0	0	11	2
Ohio	1,909	595	55	10	1,870	590	94	15	1,964	605
Oklahoma	334	72	1	0	329	71	6	1	335	72
Oregon	45	39	6	1	44	39	7	1	51	40
Pennsylvania	352	208	17	4	350	208	19	4	369	212
Puerto Rico	638	259	1	0	636	259	3	0	639	259
Rhode Island	11	13	0	0	11	13	0	0	11	13
South Carolina	1,326	261	163	17	1,334	260	155	18	1,489	278
South Dakota	32	6	0	0	32	6	0	0	32	6
Tennessee	881	215	66	10	874	213	73	12	947	225
Texas	3,921	1,154	262	49	3,909	1,155	274	48	4,183	1,203
Utah	67	68	1	2	66	68	2	2	68	70
Vermont	8	4	0	0	8	4	0	0	8	4
Virginia	1,055	241	70	11	1,063	242	62	10	1,125	252
Washington	346	148	52	7	340	146	58	9	398	155
West Virginia	259	54	24	5	258	54	25	5	283	59
Wisconsin	2,736	697	42	3	2,729	698	49	2	2,778	700
Wyoming	12	3	0	0	11	3	1	0	12	3
Grand Total	45,515	14,981	2,776	464	45,404	14,965	2,887	480	48,291	15,445

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

Region	Total New Hires by Region		Total New Hires by Gender		New Hires by Age Band ≤ 30		New Hires by Age Band Between 30 – 50		New Hires by Age Band ≥ 50	
	External	Internal	External	Internal	External	Internal	External	Internal	External	Internal
	Total No. of New Hires	Total % of New Hires	Female	Male	Female	Male	Female	Male	Female	Male
Alabama	303 54	2 < 1	272 43	31 11	47 4	1 1	164 29	20 9	61 10	10 1
Alaska	2 0	< 1 0	2 0	0 0	0 0	0 0	1 0	0 0	1 0	0 0
Arizona	358 191	2 1	271 144	87 47	79 22	25 7	135 102	43 34	57 20	19 6
Arkansas	165 19	1 < 1	143 14	22 5	20 3	4 1	91 9	12 4	32 2	6 0
California	168 41	1 < 1	93 27	75 14	15 3	12 1	59 20	38 11	19 4	25 2
Colorado	115 38	1 < 1	87 23	28 15	13 3	5 3	46 17	14 4	28 3	9 8
Connecticut	71 9	< 1 < 1	58 7	13 2	6 0	4 1	35 5	5 0	17 2	4 1
Delaware	12 1	< 1 < 1	10 1	2 0	2 0	1 0	5 1	1 0	3 0	0 0
District of Columbia	127 36	1 < 1	95 24	32 12	11 4	7 3	64 14	19 8	20 6	6 1
Florida	3,045 1,052	16 5	2,527 871	518 181	546 97	99 29	1,434 593	285 110	547 181	134 42
Georgia	881 172	5 1	758 156	123 16	128 14	26 0	451 114	69 15	179 28	28 1
Hawaii	1 3	< 1 < 1	1 2	0 1	0 0	0 0	1 2	0 1	0 0	0 0
Idaho	23 8	< 1 < 1	19 7	4 1	3 1	0 0	10 4	4 0	6 2	0 1
Illinois	296 94	2 1	235 70	61 24	36 3	16 5	147 41	36 17	52 26	9 2
Indiana	430 375	2 2	371 304	59 71	71 30	11 6	222 202	33 57	78 72	15 8
Iowa	32 9	< 1 < 1	28 8	4 1	6 0	2 0	11 5	2 1	11 3	0 0
Kansas	73 20	< 1 < 1	63 18	10 2	9 3	1 0	41 11	8 2	13 4	1 0
Kentucky	817 1,121	4 6	598 769	219 352	168 92	97 50	324 556	93 261	106 121	29 41
Louisiana	292 112	2 1	254 104	38 8	49 12	6 0	156 74	23 5	49 18	9 3
Maine	30 6	< 1 < 1	23 6	7 0	1 1	1 0	15 4	4 0	7 1	2 0
Maryland	74 4	< 1 < 1	66 2	8 2	3 1	2 0	42 1	6 0	21 0	0 2
Massachusetts	92 23	1 < 1	62 11	30 12	8 1	5 1	40 5	21 11	14 5	4 0
Michigan	317 48	2 < 1	255 35	62 13	35 4	15 5	159 23	32 8	61 8	15 0
Minnesota	47 12	< 1 < 1	33 10	14 2	8 0	3 1	20 6	6 1	5 4	5 0
Mississippi	194 38	1 < 1	171 36	23 2	31 2	6 0	118 30	10 2	22 4	7 0
Missouri	206 55	1 < 1	163 44	43 11	37 3	13 1	95 28	17 7	31 13	13 3
Montana	6 6	< 1 < 1	4 3	2 3	0 0	1 0	1 0	1 3	3 3	0 0
Nebraska	27 6	< 1 < 1	23 4	4 2	3 0	0 1	17 3	4 0	3 1	0 1

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

Region	Total New Hires by Region		Total New Hires by Gender		New Hires by Age Band ≤ 30		New Hires by Age Band Between 30 – 50		New Hires by Age Band ≥ 50	
	External	Internal	External	Internal	External	Internal	External	Internal	External	Internal
	Total No. of New Hires	Total % of New Hires	Female	Male	Female	Male	Female	Male	Female	Male
Nevada	225 59	1 < 1	191 51	34 8	64 12	8 2	97 34	16 5	30 5	10 1
New Hampshire	14 0	< 1 0	9 0	5 0	2 0	1 0	4 0	3 0	3 0	1 0
New Jersey	30 4	< 1 < 1	22 3	8 1	3 0	2 1	15 3	3 0	4 0	3 0
New Mexico	25 6	< 1 < 1	14 5	11 1	3 0	2 0	9 4	5 1	2 1	4 0
New York	239 36	1 < 1	177 26	62 10	32 7	9 2	112 15	43 6	33 4	10 2
North Carolina	839 217	4 1	730 178	109 39	128 32	13 4	426 104	67 21	176 42	29 14
North Dakota	5 1	< 1 < 1	5 1	0 0	0 0	0 0	3 0	0 0	2 1	0 0
Ohio	444 262	2 1	349 197	95 65	83 17	36 15	203 131	47 38	63 49	12 12
Oklahoma	77 38	< 1 < 1	64 35	13 3	9 2	2 1	47 23	9 2	8 10	2 0
Oregon	35 4	< 1 < 1	24 2	11 2	5 0	1 0	12 1	4 1	7 1	6 1
Pennsylvania	214 53	1 < 1	134 42	80 11	19 5	11 3	70 29	53 7	45 8	16 1
Puerto Rico	207 63	1 < 1	157 48	50 15	49 7	14 15	92 36	35 10	16 5	1 0
Rhode Island	11 3	< 1 < 1	3 3	8 0	0 0	2 0	3 1	5 0	0 2	1 0
South Carolina	506 123	3 1	459 107	47 16	72 7	7 3	272 66	26 10	115 34	14 3
South Dakota	5 1	< 1 < 1	5 0	0 1	0 0	0 0	4 0	0 1	1 0	0 0
Tennessee	329 119	2 1	278 103	51 16	37 12	6 2	194 71	31 9	47 20	14 5
Texas	1,399 450	7 2	1,145 383	254 67	219 51	55 11	733 267	145 38	193 65	54 18
Utah	36 9	< 1 < 1	20 2	16 7	6 0	4 0	9 2	8 4	5 0	4 3
Vermont	4 0	< 1 0	1 0	3 0	0 0	0 0	1 0	2 0	0 0	1 0
Virginia	655 83	3 < 1	578 73	77 10	81 8	13 1	349 49	50 7	148 16	14 2
Washington	172 44	1 < 1	128 33	44 11	12 0	8 3	79 23	26 5	37 10	10 3
West Virginia	93 22	1 < 1	82 19	11 3	17 0	2 1	46 18	6 2	19 1	3 0
Wisconsin	291 337	2 2	245 280	46 57	55 16	9 1	141 204	29 48	49 60	8 8
Wyoming	3 1	< 1 < 1	2 1	1 0	1 0	0 0	1 1	0 0	0 0	1 0
Grand Total	14,062 5,488	72% 28%	11,507 4,335	2,555 1,153	2,232 479	568 171	6,826 2,981	1,419 786	2,449 875	568 196
	19,550	100%	73% 27%	69% 31%	82% 18%	77% 23%	70% 30%	64% 36%	74% 26%	74% 26%

(1) Data represented is as of December 31, 2025.

(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	2025	2024	2025	2024	2025	2024	2025
Female	25%	27%	10%	22%	51%	51%	76%	77%
Male	75%	73%	90%	78%	49%	49%	24%	23%
< 30 yrs. old	0%	0%	0%	0%	0%	0%	8%	8%
30 yrs. – 50 yrs. old	0%	0%	40%	44%	66%	67%	62%	62%
> 50 yrs. old	100%	100%	60%	56%	34%	33%	30%	30%
Member of an ethnic minority or vulnerable group	33%	36%	40%	44%	64%	67%	87%	89%
Not a member of an ethnic minority or vulnerable group	67%	64%	60%	56%	36%	33%	13%	11%

(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	2022	2023	2024	2025
Energy (MWh)	Total fuel consumption from non-renewable sources, including propane, diesel fuel, gasoline, CNG, jet fuel, and natural gas	133,092	134,349	165,876 ¹	179,394
	Total fuel consumption from renewable fuel sources (ethanol)	1	8	365 ¹	1 ²
	Total electricity consumption (brown power)	179,926	187,269	145,059	135,101
	Total electricity consumption (green power – through RECs)	0	2	11,124	13,917
	Generated energy (solar electricity)	10	10	12	11
	Total renewable energy consumption	11	2,130	11,500 ¹	13,929
	Total non-renewable energy consumption	356,591	321,618	310,934 ¹	314,495
	Total energy consumption	356,602	323,757	322,435 ¹	328,424
GHG Emissions (mtCO2e)	Total Scope 1 GHG emissions (CO2, CH4, N2O, HFCs)	28,852	28,166	36,855 ¹	40,331
	Total Scope 2 location-based indirect emissions resulting from the generation of purchased electricity, heat, or steam (CO2, CH4, N2O)	70,404	76,282	62,892	56,377
	Total Scope 2 market-based indirect emissions resulting from the generation of purchased electricity, heat, or steam (CO2, CH4, N2O)	75,266	75,926	58,562	54,678
	Direct biogenic CO2 emissions	0	2	6 ¹	0
	Total greenhouse gas emissions as the sum of Scope 1 and Scope 2 location-based emissions	99,256	104,448	99,747 ¹	96,708
	Total greenhouse gas emissions as the sum of Scope 1 and Scope 2 market-based emissions	104,118	104,128	95,418 ¹	95,009
	Scope 3 Corporate Emissions (All relevant categories except C15)	6,685,258	6,025,436	7,340,524	2,671,838 ³
	Scope 3 Corporate Emissions (SBT boundary - C1 & C4 only)	6,279,262	5,650,029	7,026,247	2,475,110 ³
Scope 3 Financed Emissions (C15)	1,494,558		3,381,803	2,873,266	
Waste (metric tons)	Recycled (non-hazardous)	4,702	4,995	4,068	2,467
	Composted (non-hazardous)	50	59	0	83
	Landfilled (non-hazardous)	4,171	3,100	3,311	2,842
Water (m3)	Total water withdrawal (municipal or other water utility supplies)	754,299	612,144	537,420	643,052
	Total water consumption (total water withdrawn-water returned as waste water)				417,561

1. Based on newly available information, 2024 refrigerant consumption and related emissions were reduced due to some activity data being identified as non-applicable for the purpose of the greenhouse gas inventory. Similarly, the types of vehicle fuels have been reviewed, and ethanol has been reclassified as gasoline, shifting the 2024 usage and emissions accordingly.
2. As a result of continuous improvement efforts with data quality, we have reclassified certain vehicle fuel consumption volumes, resulting in reduced ethanol blend consumption volumes.
3. Due to updates in our methodology and calculations, there was a large downward shift in our upstream Scope 3 emissions between 2024 and 2025. We intend to perform a re-baselining within the next 2 years to properly capture these methodological changes.

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 2025 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.

2025 Third-party Statement of Assurance

[Reserved]

Certain of our environmental data for the year ended Dec. 31, 2025, 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 in this section.

We anticipate completion of the data assurance process during the second quarter of 2026.