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Inspiring Health & Well-being
Introducing Humana’s 2018 Corporate Social Responsibility Report
Never before in Humana’s 58-year history have we had a better opportunity to help people live healthier lives. And throughout 2018, our Humana team thrived together in their work to improve the health of the people and communities we serve. We’re excited about what’s ahead of us in 2019 and beyond.

When our employees, health plan members and medical clinic patients need us, we are there for them — especially when they need us most. For instance, when a Humana Medicare Advantage member from South Florida let us know last year that we shouldn’t deliver her medications — because she couldn’t afford her medicine and food for the month — our call center team arranged for 10 days of meals to be delivered to the member, through a partnership with a local food bank.

However, we all agree that people shouldn’t have to live like this — making painfully difficult decisions about whether they’ll buy the food they need or pay for their medications.

At Humana and across the country, there is increasing awareness of the impact of social determinants on people’s health. Social determinants range in type, and can be classified broadly as the conditions in the places where people live, learn, work and play that affect a wide range of health risks and outcomes. Social isolation, loneliness, lack of transportation and food insecurity are all examples. At Humana, we see firsthand the impact that these social factors have on our members.

Throughout our 2018 Corporate Social Responsibility Report, we have highlighted the many ways Humana is working to improve the “health of care,” so that people can better afford the medical care they need and live a healthy life. From the moments when our employees and members need us most — when natural disasters strike, for instance — to the day-to-day interactions we have with people in their homes, in our clinics, and in our workplaces, we’re committed to helping people live the lives they want to live. The lives they deserve to live.

From our Bold Goal to improve the health of communities we serve 20 percent by 2020 — to our work that is focused on protecting and improving our natural environment — to our employees’ focus on behaving ethically and responsibly in all that they do, the story of 2018 for Humana comes down to this: we were there for people when they needed us.

That said, we know we have a lot of work to do to get better. With the opportunity to impact millions of lives on a daily basis, our best days — and most impactful days — are ahead of us.

Thank you for taking time to read the stories we’re sharing in our CSR Report. We work hard each year to be an outstanding corporate citizen. As always, we welcome your feedback.

Bruce Broussard  
President & Chief Executive Officer
We work with our employees, members and communities so that everyone has a chance to achieve their best health and lead a healthy life.

From Humana’s founding in 1961 to today, we have a proud legacy of helping people. In 2018, that meant supporting more than 16 million members, in addition to the millions of patients treated at our affiliated primary care medical clinics. We work with our employees, members and communities so that everyone has a chance to achieve their best health and lead a healthy life. Together with our partners, we are helping people have more Healthy Days. Focusing on the health of the people we serve and our communities is what being a good corporate citizen is about for us.

Humana is committed to helping our millions of medical and specialty members achieve their best health. Our successful history in care delivery and health plan administration is helping us create a new kind of integrated care with the power to improve health and well-being and lower costs. Our efforts are leading to a better quality of life for people with Medicare, families, individuals, military service personnel and communities at large.

To accomplish this, we support physicians and other healthcare professionals as they work to deliver the right care in the right place for their patients, our members. Our range of clinical capabilities, resources and tools — such as in-home care, behavioral health, pharmacy services, data analytics and wellness solutions — combine to produce a simplified experience that makes healthcare easier to navigate and more effective.
### ABOUT HUMANA

**INSPIRING HEALTH & WELL-BEING FOR EACH PERSON**

**INSPIRING HEALTH & WELL-BEING FOR EACH COMMUNITY**

**INSPIRING HEALTH & WELL-BEING FOR THE FUTURE**

### ABOUT THIS REPORT

<table>
<thead>
<tr>
<th>SELECT ECONOMIC DATA</th>
<th>2016</th>
<th>2017</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUES</strong></td>
<td>$54.4B</td>
<td>$53.8B</td>
<td>$56.9B</td>
</tr>
<tr>
<td><strong>OPERATING COSTS</strong></td>
<td>$7.2B</td>
<td>$6.6B</td>
<td>$7.5B</td>
</tr>
<tr>
<td><strong>DIVIDENDS PAID</strong></td>
<td>$177M</td>
<td>$220M</td>
<td>$265M</td>
</tr>
<tr>
<td><strong>COMMUNITY INVESTMENTS</strong></td>
<td>$13.3M</td>
<td>$15.7M</td>
<td>$15.9M</td>
</tr>
<tr>
<td><strong>NUMBER OF EMPLOYEES</strong></td>
<td>51,600</td>
<td>45,900</td>
<td>41,600</td>
</tr>
<tr>
<td><strong>EMPLOYEE COMPENSATION</strong></td>
<td>$4.1B</td>
<td>$4.4B</td>
<td>$4B</td>
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</table>

- **Revenues:**
  - 2016: $54.4B
  - 2017: $53.8B
  - 2018: $56.9B

- **Operating Costs:**
  - 2016: $7.2B
  - 2017: $6.6B
  - 2018: $7.5B

- **Dividends Paid:**
  - 2016: $177M
  - 2017: $220M
  - 2018: $265M

- **Community Investments:**
  - 2016: $13.3M
  - 2017: $15.7M
  - 2018: $15.9M

- **Number of Employees:**
  - 2016: Approximately 51,600
  - 2017: Approximately 45,900
  - 2018: Approximately 41,600

- **Employee Compensation:**
  - 2016: $4.1B
  - 2017: $4.4B
  - 2018: $4B
At Humana, we hold our stakeholders’ opinions of our business in high regard. We understand that the impact of our business extends far beyond our walls, which is one reason we make an effort to connect with our stakeholders and better understand their expectations.

In the fall of 2018, we completed a third-party facilitated materiality assessment. Through interviews and surveys with more than 1,000 stakeholders from across the country, we connected with employees, members, healthcare providers, suppliers and community partners to learn what corporate responsibility topics are of greatest importance to them. As part of the materiality assessment, the corporate responsibility team evaluated the topics our stakeholders identified, based, in part, on the influence these topics have on Humana’s business decisions.

The topics identified by our stakeholders as material* are shown on the materiality matrix at right. Among the highest-ranked topics are:

*Throughout this report we use the word “material” as defined by the Global Reporting Initiative and not as defined by the Securities and Exchange Commission or under securities laws. Unless otherwise noted, the boundary for the topics is enterprise wide.
MATERIALITY MATRIX

- Inspiring health & well-being for each person
- Inspiring health & well-being for each community
- Inspiring health & well-being for the future

- A GHG emissions
- B Economic performance
- C Energy use
- D Product responsibility
- E Inclusion and diversity
- F Associate well-being
- G Anti-corruption
- H Member privacy
- I Access to healthcare
- J Member health
- K Waste and toxins
- L Training and development
- M Environmental compliance
- N Community health
- O Human rights
- P Socioeconomic compliance
- Q Employment
- R Non-discrimination

THRESHOLD FOR FULL GRI REPORTING
In 2018, Humana assessed where our business impacts and corporate responsibility efforts most closely align to the Sustainable Development Goals and identified three goals where we can make the greatest contributions.

While Humana’s operational footprint is limited to the United States, we’re proud to be part of a larger global community that’s energized to address the most pressing challenges of our time. Four years ago, United Nations member states created and adopted 17 Sustainable Development Goals (SDGs), charting a path for countries, corporations and organizations to work collectively to end poverty, protect the planet and ensure prosperity for all.

In 2018, Humana assessed where our business impacts and corporate responsibility efforts most closely align to the SDGs, and we identified three goals to which our company can most meaningfully contribute: Goal 3 — Good Health & Well-Being; Goal 8 — Decent Work and Economic Growth; and Goal 12 — Responsible Consumption and Production. On the following page, you will find examples of our work in support of the 2030 global goals. We’re excited by how far we’ve come to address these shared goals and are eager to identify how we can build upon our latest achievements.
As a health and well-being company, we’re committed to whole-person health. We create more Healthy Days for our members, our employees and the communities we serve by addressing people’s health beyond their physical needs.

**Continued Bold Goal progress:**
Seniors in five of our seven phase-one Bold Goal communities improved their Healthy Days. And, seniors in three of our phase-two Bold Goal communities experienced similar health and well-being gains.

**Suicide prevention:** In 2018, we partnered with the Louisville Health Advisory Board to train more than 2,200 Louisville residents in Question, Persuade, Refer (QPR), a nationally known suicide prevention technique.

**Increasing access to care:** In 2018, we teamed up with Walgreens to provide easier access to primary care and other services for seniors living in Kansas City, Mo. Our Partners in Primary Care clinics at two Walgreens stores in the region combine primary care, pharmacy, in-person health plan support and other services for Medicare beneficiaries.

Our Kindred at Home and Curo Health acquisitions are helping us improve the health of those with multiple chronic conditions. We’re testing and learning new care and payment models in five markets.

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<table>
<thead>
<tr>
<th>GOAL 3</th>
<th>GOOD HEALTH &amp; WELL-BEING</th>
</tr>
</thead>
<tbody>
<tr>
<td>We work to ensure our employees, suppliers and business partners reflect our members and the communities we serve, and support programs that empower our current and future employees to thrive.</td>
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**Supplier diversity:** We are committed to building positive working relationships with minority, women and small business enterprises. In 2018, we exceeded our diverse suppliers target of 13 percent.

**Veterans recruitment:** We exceeded our 2018 goal of hiring 500 veterans and military spouses, with 536 new hires in the calendar year and more than 4,500 new hires since August 2011.

**Board and leader diversity:** Humana’s Board of Directors Nominating and Corporate Governance Committee revised its charter to include guidelines that Director searches include “candidates with diversity of race, ethnicity and gender.”

**Employee incentive:** With the introduction of our Associate Incentive Plan in 2018, all full- and part-time associates, or employees, now participate in a discretionary, annual cash-based incentive plan at a minimum of 4 percent of base salary, based on company and individual performance.

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<table>
<thead>
<tr>
<th>GOAL 8</th>
<th>DECENT WORK AND ECONOMIC GROWTH</th>
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<tbody>
<tr>
<td>We are committed to environmental sustainability as part of our mission to help people achieve lifelong well-being. This involves reducing our environmental footprint, which occurs within our company’s operations and through the products we source.</td>
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**Continuous improvement:**
We continue to retrofit our sites with light emitting diodes (LEDs), which is a standard for any new site and renovations.

**Energy reduction:** We are also committed to reducing energy consumption at our data centers by working closely with our IT department. We continue to evaluate our workspaces and make adjustments that better reflect the way our employees work.

**Waste reduction:** In 2018, we set new environmental targets, including a call to divert 60 percent of waste we produce from landfills. We achieved that goal through reduction and recycling efforts at our sites where we and our vendors manage waste and recycling services.

**Commitment to environmental, social and governance (ESG) reporting:**
Beginning in 2018, we will increase our CSR reporting frequency from biennial to annual in order to provide our stakeholders with our latest ESG information.
There’s nothing easy about attaining and maintaining good health, but we believe it’s our mission to make it as easy as possible for people.
INSPIRING HEALTH AND WELL-BEING FOR EACH PERSON

We’re committed to whole-person health

Why do we consider inspiring health the heart of what we do at Humana?

Why is it that when we think of corporate citizenship, we equate it with our success at helping people be healthier?

It’s because this is what inspires so many of us at Humana to work here. And we’re proud of the ways we’re going about supporting each other, our members and our communities.

Take our Bold Goal — to improve the health of the communities we serve 20 percent by 2020, because we make it easy for people to achieve their best health. We all know there’s nothing easy about attaining and maintaining good health, but we believe it’s our mission to make it as easy as possible for people.
This starts with Humana’s 40,000-plus employees. We actually achieved our employee Bold Goal in 2018. And a lot went into that success. From everything we do to encourage physical health — such as our annual 100 Day Dash — to our efforts to support employees’ mental health (think stress-reduction classes), we have closely tracked all of the elements of employee health and well-being for several years now.

When we started focusing on our Bold Goal for Humana employees, we set a goal of achieving 20 percent more Healthy Days — the U.S. Centers for Disease Control and Prevention survey tool we use to track our progress by measuring self-reported mentally and physically Unhealthy Days over a 30-day period. In 2012, our employees averaged 6.1 Unhealthy Days per month, but, by the end of 2018, they reduced that number to 4.9. That means in total, Humana employees have gained 2.3 million more Healthy Days, or roughly an extra week of better days per year for each employee — compared to our starting point.

And with one significant Bold Goal achieved, we’re looking ahead to what’s next — helping our employees have 500,000 more Healthy Days from now through 2022, using 2018 as our baseline.

When you have healthy employees, you give yourself the best chance to ensure that you can take good care of your members. Our member population in 2018 grew past 16 million — our largest ever. From our Medicare and Medicaid members, to the men and women of the U.S. armed forces who make up our TRICARE membership, to our Group and Specialty plan members, to all the non-members who receive care at our affiliated primary care clinics and in their homes, we improved health more than ever in 2018.

In the pages that follow, we have the numbers behind the individual stories. And throughout this report, we show how we are helping people deal with the social determinants of health, which can be roadblocks to good health. We believe in health equity — in facilitating opportunities for everyone to be their best self.

And that begins with having your best health.

Health starts with Humana’s 40,000-plus employees

Since 2012, Humana employees have gained 2.3 million more Healthy Days, or roughly an extra week of better days per year for each employee — compared to our starting point.

This marks a 20% decrease in Unhealthy Days between 2012 and 2018.
Employees

Behavior and lifestyle
Physical activity is critical to well-being. The health benefits of exercise are clear — we feel better physically and mentally, we sleep better, and we reduce the risk of chronic diseases. In fact, the benefits of exercise are so clear that the Department of Health and Human Services recommends adults complete at least 2.5 hours of moderate aerobic exercise each week, ideally spread throughout the week.

We encourage our employees to get their bodies moving in many different ways. From the annual 100 Day Dash to walking meetings and signs encouraging people to take the stairs, we’re creating a culture that inspires employees to fit physical activity into their everyday lives.

Wel at Humana
In June 2018, we opened Wel at Humana, a new, state-of-the-art wellness facility in downtown Louisville, Ky., our corporate headquarters and hometown. Wel at Humana is more than a fitness center — it’s a well-being destination focused on whole-person programs and services for the entire community.

Anyone in the Louisville area is welcome to join, including those who aren’t employed by Humana. Wel at Humana offers fitness equipment in a fun, open environment as well as group exercise classes and programs to keep members inspired and motivated. We encourage members to reach their fitness goals and connect with others.

Services at Wel at Humana make it clear that health is more than lifting weights or running a mile. Members can take advantage of massage therapy services, steam rooms, saunas, a recovery room, an outdoor space and a meditation room.
Joel Thompson experienced years of mixed fitness results, but after joining Wel at Humana, it took only a month for Joel to establish and maintain a consistent fitness routine. At Wel at Humana, Joel discovered a facility that was flexible, allowing for members to tailor the experience to their needs, and a friendly and supportive staff always willing to help. “The classes and availability of so many options and technology is what really distinguishes Wel from other facilities in Louisville,” he said.

Joel really found his groove in one of those options, committing to a personal training program. Considering it one of his biggest fitness wins, Joel has found consistent motivation in working with his coach, training twice a week and making significant progress on his well-being journey.

Joel emphasizes inspiration as his message to other fitness center members. “Know that whatever level you may be at, there is a good chance you are or can be an inspiration to someone else.” He also suggests finding something that will give you a sense of accomplishment or satisfaction — a “killer leg day” really does it for Joel.
STRESS MANAGEMENT

Stress is a constant life companion, ebbing and flowing in the day-to-day challenges of work, home, health, family and relationships. A little of it can be a good thing, but, left unchecked, stress can contribute to many health problems, affecting your body, mood and behavior.

Like all people, Humana employees have to deal with stress, personally and at work. They’ve experienced changes in personal health, stress from being a caregiver for a loved one and life’s sorrows. Financial worries have affected some, as have natural disasters and the uncertainties that come from an industry in transition. Yet, our commitment to well-being — to helping people achieve their best health — didn’t waver and has never been stronger.

Each year, we track Humana employees’ stress, hoping to see an overall reduction. Our employees reporting elevated levels of stress declined from 44.7 percent in 2017 to 36.2 percent in 2018.

How have we accomplished this? By helping our employees build resilience in the face of stress and by understanding that everyone has differences in resiliency and capacity to deal with stress.

Some of the programs available to Humana employees to reduce stress and build resiliency include:

- Employees can take “Building Resilience and Reducing Stress with Bea” courses in person or via video. Psychologist Bea Harris shares her expertise in human behavior to guide teams through simple exercises designed to prompt sustainable behaviors that support well-being. The experience increases optimism about handling change and helps people understand their support systems.

- **Take 10** offers simple, inclusive and holistic ways to spend 10 minutes a day caring for mind, body and spirit. Employees can tailor the program to their needs, interests, schedule, activity level and personal well-being goals.

- Our **Employee Assistance Program (EAP)** offers free, confidential expert support for Humana employees and their family and friends to help deal with life’s challenges.

- Money worries are a common stressor and have a big impact on well-being. Humana employees can take advantage of retirement savings, advice and education, direct financial assistance and rewards for working on health and well-being — all of which contribute to financial security.

- **Go365** offers many opportunities to learn about, focus on and practice building resiliency and stress management via webinars, video courses and articles.


“Because Humana is constantly evolving to stay ahead in a competitive marketplace, employees are dealing with change every day. To help us manage the stress that comes with change, a few years back we introduced a program focused on building resilience. This year we’re expanding our approach to include optimism and a positive mindset as tools to strengthen our confidence to take on new challenges.”

“BEA HARRIS
Humana Associate
Well-being Experience

Our employees reporting elevated levels of stress declined from **44.7 percent** in 2017 to **36.2 percent** in 2018.
Natural Disaster and Crisis Event Support

Powerful storms, wildfires, earthquakes and other unforeseen events can take a serious toll beyond physical destruction. Those affected by natural disasters and crises often experience a decline in health and well-being as they cope with the stress of rebuilding lives and communities.

Humana members, employees and communities faced two major hurricanes, wildfires in California and an island-wide power outage in Puerto Rico in 2018. After each incident, Humana offered assistance to those affected — early prescription refills and free, community-wide access to our crisis intervention hotline and counseling services. To help with travel difficulties and evacuations, Humana suspended referrals and prior authorization requirements as well as restrictions on refills for affected members. And, Humana reached out to all our members affected by each incident to let them know how to access care and get help if needed.

Incidents affecting health and well-being are local and vary in intensity — a house fire, a serious accident, a natural disaster or domestic violence, to name a few. With more than 40,000 employees living and working across the U.S., Humana reaches out to affected employees via well-being checks — communications to confirm that employees and their loved ones are safe and, if necessary, to offer information on Humana’s Employee Assistance Program. In 2018, Humana’s HR Shared Services team reacted to more than 50 incidents touching the lives of more than 10,000 employees.

When an employee suffers a devastating and unforeseen life event, Humana’s Helping Hands program can provide financial support. After an event, employees and their leaders can apply for financial assistance to help them recover, including emergency travel, funeral or burial expenses, groceries, and mortgage or rent expenses.
INCLUSION AND DIVERSITY
We celebrate differences — because inclusion and diversity lead to innovation, quality and growth. And, it’s simply the right thing to do.

Inclusion enables us to create a meaningful work environment where Humana employees feel welcome and safe to be their true selves, regardless of background or culture. Our abundance of experiences and perceptions — the unique characteristics, backgrounds and beliefs of Humana employees — drive innovative and strategic thinking, giving Humana a competitive edge in a diverse marketplace.

HUMANA EMPLOYEE DIVERSITY, 2018

<table>
<thead>
<tr>
<th>Category</th>
<th>Women</th>
<th>People of Color</th>
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</thead>
<tbody>
<tr>
<td>of workforce</td>
<td>70%</td>
<td>38%</td>
</tr>
<tr>
<td>New hires</td>
<td>73%</td>
<td>58%</td>
</tr>
<tr>
<td>Total management</td>
<td>60%</td>
<td>25%</td>
</tr>
<tr>
<td>of Humana Board of Directors</td>
<td>17%</td>
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Network Resource Groups
Humana has nine employee-led and employee-driven Network Resource Groups (NRGs), open to all employees. Each NRG provides members with the opportunity to network and grow as a professional while contributing to Humana’s inclusive culture and helping to drive marketplace initiatives.

NRGs are an important part of Humana’s inclusion and diversity efforts and they continue to grow. Almost 30 percent of Humana employees are a member of at least one NRG, and new NRGs are created to support employees’ emerging needs.

We formed GenUs, a multi-generational NRG, in 2018 to help employees create and build intergenerational connections and to celebrate uniqueness. Today’s workplace includes more generations than ever before. GenUs helps Humana employees better understand each other and break down generational barriers that suppress diversity of thought.

Often, the NRGs find ways to collaborate and better serve Humana employees’ needs. The Kinship Care Support Group, cosponsored by GenUs and the Caregivers NRG, is a safe place for employees to share their caregiving experiences and learn from others.

Inclusion & Diversity Local Councils
Humana’s Inclusion & Diversity (I&D) Local Councils cultivate community at our office locations across the country. Wherever we work, volunteer I&D Local Councils create activities and events that help employees experience a sense of inclusion and belonging. These events help us live our values by cultivating uniqueness, thriving together and inspiring health.

Each location’s council tailors its activities based on local goals and community preferences. This can include everything from promoting membership in Humana’s NRGs, planning Inclusion & Diversity Days, partnering with Well-being Champions and ambassadors, connecting employees to volunteer time off activities with Bold Goal community partners, and building relationships with partners in the area.

I&D Local Councils work to foster community within our changing workforce. When the councils were first formed, about 10 percent of employees worked outside of Humana offices. In 2018, that number rose to about 40 percent and could be as high as 90 percent of employees working outside of an office, depending on the team and role.

In 2018, Humana established nine new I&D Local Councils in the following cities: Buckeye, Ariz.; Glendale, Ariz.; Green Bay, Wis.; Louisville, Ky.; Tampa, Fla.; Springdale, Ohio; Irving, Texas; St. Petersburg, Fla.; and West Chester, Ohio.

Pay equity
Humana’s pay philosophy is designed to motivate and reward our employees for their skill development, demonstration of our values and performance. This may include base pay, incentive pay, overtime and other supplemental pay. With the introduction of our Associate Incentive Plan in 2018, all full and part-time employees now participate in an incentive program at a minimum of four percent of base salary, based on company and individual performance.
HUMANA MEMBERS
As Humana’s health plan membership surged past 16 million in 2018, the company was also busy significantly expanding its focus on working more closely with the doctors, nurses and other care providers who treat those members.

In particular, our concentration on having as many members as possible in value-based care environments is resulting in more members having better health outcomes. This holistic approach centers on the primary care physician, who coordinates patient care in an environment where patients can have multiple specialists treating their chronic conditions. The approach also addresses how social determinants of health — like food insecurity, loneliness and social isolation — impact patients’ ability to improve their well-being.

“Humana is thankful to the countless physicians and other healthcare providers whose dedication to their patients is a major reason why value-based care is changing healthcare for the better,” said Bruce Broussard, Humana’s President and CEO, in the company’s fifth annual Value-Based Care Report (published in November 2018). “As Humana continues to expand the functionality of our integrated care strategy with investments in home health and data analytics, we will employ those capabilities to become an even stronger supporter of physician practices as they navigate to value.”

In addition to what we do every day in partnership with healthcare providers, we’re also increasingly focusing on ensuring that our members have the resources they need to overcome barriers to good health — such as the social determinants referenced above. As Bruce pointed out in the introduction to this report, we know we can’t have healthy members if they are forced into making difficult decisions about whether to buy enough food or their monthly medications. It can’t be either-or.

This is why we’re working to ensure that the health plan products and services we provide are as affordable as possible for our members. When you talk to Humana’s varied stakeholders, they tell us that their top priority for our company is to ensure we are successfully addressing people’s access to the healthcare they need.

Access to healthcare can mean more than what happens in a doctor’s office. Go365, Humana’s wellness and rewards program, helps incentivize people to focus on their health every day. Receiving rewards for healthy activities and achievements helps people get on a path to better health.

The data and descriptions on the following pages detail how we are achieving this goal of expanding and enhancing people’s access to healthcare.

### HUMANA GROUP MEMBERS AND GO365

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<thead>
<tr>
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<th>GO365 PARTICIPATION*</th>
<th>GO365 ENGAGEMENT*</th>
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<tbody>
<tr>
<td>SMALL GROUP**</td>
<td>19.5% 23.3% 21.9%</td>
<td>6.5% 9.2% 11.5%</td>
</tr>
<tr>
<td>LARGE GROUP***</td>
<td>31.6% 36.7% 38.0%</td>
<td>13.4% 18.8% 22.2%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>23.5% 27.6% 27.6%</td>
<td>8.8% 12.3% 15.3%</td>
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</table>

* Participation refers to the percentage of employer groups offering Go365 as an option for employees. Engagement refers to the percentage of Humana members in employer groups using Go365.
** Small group refers to Humana member companies with 2-99 employees.
*** Large group refers to Humana member companies with 100+ employees.
MEDICARE ADVANTAGE AND MEDICAID MEMBERS
Helping Humana Medicare Advantage members have a better healthcare experience

Humana surpassed its most recent Medicare Star Rating goal; our latest results — received in 2018 — show that 87 percent of our Medicare Advantage (MA) members were enrolled in 4 Star Rated plans (or higher), which is equal in percentage to the results we received in 2017. These ratings are important as they help people with Medicare compare and shop for MA plans based on quality and performance. They also represent a victory for our members in that higher ratings enable us to improve their benefits, such as enhancing clinical programs that encourage positive lifestyle changes.

For instance, Humana has a comprehensive program in place to ensure that MA members get the medical screenings they need each year.

The charts below provide a three-year view of Humana members’ screenings for breast cancer, colorectal cancer, retinopathy (various eye diseases) and nephropathy (kidney disease).

As is evident below, these screenings can be life-saving in many cases and help our members ensure that they are being treated for health issues sooner than they might otherwise have been treated.

### THREE-YEAR DISEASE SCREENINGS AND OUTCOMES ANALYSIS

#### BREAST CANCER SCREENING

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<td>Members eligible for breast cancer screening</td>
<td>608,680</td>
<td>652,463</td>
<td>667,612</td>
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<tr>
<td>Breast cancer diagnoses</td>
<td>22,403</td>
<td>23,444</td>
<td>23,949</td>
</tr>
<tr>
<td>Diagnoses per 1,000 eligible members</td>
<td>36.8</td>
<td>35.9</td>
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#### COLORECTAL CANCER SCREENING

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
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</thead>
<tbody>
<tr>
<td>Members eligible for colorectal cancer screening</td>
<td>1,510,013</td>
<td>1,519,426</td>
<td>1,608,238</td>
</tr>
<tr>
<td>Colorectal cancer diagnoses</td>
<td>11,396</td>
<td>11,742</td>
<td>12,398</td>
</tr>
<tr>
<td>Diagnoses per 1,000 eligible members</td>
<td>7.5</td>
<td>7.7</td>
<td>7.7</td>
</tr>
</tbody>
</table>

#### RETINOPATHY (VARIOUS EYE DISEASES) SCREENING

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members eligible for retinopathy screening</td>
<td>627,327</td>
<td>637,844</td>
<td>667,875</td>
</tr>
<tr>
<td>Retinopathy diagnoses</td>
<td>106,778</td>
<td>116,797</td>
<td>126,701</td>
</tr>
<tr>
<td>Diagnoses per 1,000 eligible members</td>
<td>170.2</td>
<td>183.1</td>
<td>189.7</td>
</tr>
</tbody>
</table>

#### NEPHROPATHY (KIDNEY DISEASE) SCREENING

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members eligible for CDC-NPH HEDIS measure</td>
<td>627,327</td>
<td>637,844</td>
<td>667,875</td>
</tr>
<tr>
<td>Nephropathy diagnoses</td>
<td>189,104</td>
<td>199,296</td>
<td>212,256</td>
</tr>
<tr>
<td>Diagnoses per 1,000 eligible members</td>
<td>301.4</td>
<td>312.5</td>
<td>317.8</td>
</tr>
</tbody>
</table>
Medication adherence

Taking medications as prescribed is key to health, especially when people have chronic conditions. To help members, especially those with chronic conditions, reach their best health, Humana tracks medication adherence and takes action when it’s time to refill prescriptions.

Humana set and achieved a goal for 2018 of increasing adherence of maintenance medications for diabetes, hypertension and hyperlipidemia by at least 1 percent year-over-year. Using claims information, Humana carefully examined Medicare Advantage Part D (MAPD) members with prescriptions for diabetes medications, angiotensin-converting enzyme inhibitors (ACEI) and/or angiotensin receptor blockers (ARB), and statins.

By tracking the proportion of days covered (PDC), Humana knows when someone needs a reminder to refill a prescription. When the ratio of the drug supply prescribed to the amount of time since the prescription has been refilled is less than 80, refill reminder communications are triggered. While the method of outreach differs depending on the person and situation, the idea is simple — if you don’t have your medication, you can’t take it.

Similarly, Humana MA members with chronic conditions in value-based care agreements — approaches to care that consider patients holistically — have higher rates of medication adherence.

Humana members with diabetes receiving value-based care have more condition-specific screenings, resulting in 3 percent better medication adherence compared to Humana MA fee-for-service members. Similarly, Humana members with hypertension receiving value-based care have a 3 percent improved medication adherence rate and their blood pressure is better managed.

Humana At Home helps people remain independent at home, including helping people with chronic conditions such as diabetes and heart disease take their prescriptions as directed. Alerts from pharmacy and gaps-in-care teams and specific medication non-adherence alerts built into the Humana At Home experience help at-risk individuals with medication adherence. Humana At Home nurse coaches work with members to identify illness stage and ensure medication treatment aligns to evidence-based guidelines.

Humana At Home members with chronic conditions receiving these medication adherence reminders have 2 percent better health outcomes than those who don’t. People with Chronic Obstructive Pulmonary Disease (COPD) experience a 5 percent improvement in long-acting bronchodilators use, a critical component of their care routine that drives stabilization and improvement in health.

### Humana members with diabetes receiving value-based care have more condition-specific screenings, resulting in 3 percent better medication adherence compared to Humana MA fee-for-service members.

### Humana members with hypertension receiving value-based care have a 3 percent improved medication adherence rate.

<table>
<thead>
<tr>
<th>Condition</th>
<th>2017 Median PDC</th>
<th>2018 Median PDC</th>
<th>2017 to 2018 Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diabetes</td>
<td>82.55%</td>
<td>84.00%</td>
<td>+1.45%</td>
</tr>
<tr>
<td>Hypertension</td>
<td>84.42%</td>
<td>86.14%</td>
<td>+1.72%</td>
</tr>
<tr>
<td>Hyperlipidemia</td>
<td>82.01%</td>
<td>84.35%</td>
<td>+2.34%</td>
</tr>
</tbody>
</table>

*Projected figure
**Fight against the opioid epidemic**

Sometimes helping people achieve their best health means helping them quit a prescription drug.

Substance use disorders affect every community, regardless of age, gender, race, education, location or economic status. Although many substances can be misused, opioids like oxycodone and hydrocodone are highly addictive and contribute to the rising deaths from drug overdoses in the U.S., destroying families and communities.

Opioids are often prescribed for acute pain relief and are highly addictive. According to data from the Centers for Disease Control and Prevention in 2016, 42,000 people — or 116 people a day — were killed by opioids. And, 40 percent of all opioid overdose deaths involved a prescription opioid.

**Humana is combatting the opioid addiction crisis in the U.S. by:**

- Preventing, detecting and stopping opioid overuse by using pharmacy and pharmacy benefit manager tools
- Preserving access and maintaining safety among patients for whom opioid therapy is indicated, such as patients with cancer pain or post-operative acute pain
- Learning and responding to the unique clinical needs of our Medicare population related to opioid use
- Optimizing evidence-based spinal pain management for Humana members
- Optimizing treatment for opioid use disorder for Humana members

Although we're still learning how we can best help people fight opioid addiction, our results are promising. Humana set a goal to reduce by 40 percent the number of members receiving opioid prescriptions greater than 100 morphine milligram equivalent (MME), a dosage that raises the risks of opioid overdose. In 2018, we closed in on our goal, reducing the number of members receiving prescriptions greater than 100 MME by 36 percent. We’re also implementing the Centers for Disease Control and Prevention (CDC) naloxone protocol, making sure those at the greater risk of overdose have access to this life-saving drug. More than 12 percent of Humana members receiving high doses of opioids in 2018 were also prescribed naloxone.
SilverSneakers
Humana has long recognized the importance of whole-person health. Since 2004, Humana has offered SilverSneakers®, the nation’s leading community fitness program designed for seniors, to our eligible members at no additional cost. SilverSneakers promotes improved health, providing members with regular exercise (strength training, aerobics, flexibility) and social opportunities at more than 16,000 locations across the U.S. and Puerto Rico. SilverSneakers has benefits beyond fitness. Reduced social isolation and loneliness improve member health above and beyond physical activity.

KEY SUCCESSES

Launched SilverSneakers On-Demand™ videos and SilverSneakers GO™ app, the first fitness app designed with seniors in mind.

- **72** average participant age
- **91%** of members say the program has improved their quality of life
- **90%** feel healthier overall

- **94%** say their health is good, very good or excellent
- **64%** less likely to score positive for depression vs. the average older adult not enrolled in the SilverSneakers program
- **60%** of Humana participants report that they’ve made new and valuable friendships through the program
- **25.7** number of Healthy Days per month SilverSneakers members report having

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1Tivity Health Annual Member Survey 2017
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Expanding and Enhancing the Healthcare We Deliver

At our Humana-affiliated Partners in Primary Care centers (PiPC), including new locations inside Walgreens stores, Humana expanded our care-delivery operations in several communities in 2018.

Humana’s focus on optimizing our core operations to drive effective clinical outcomes is resulting in an improved experience for our members and healthcare provider partners.

Over the course of 2018, Humana deepened our clinical capabilities in several ways:

- Through completing our minority ownership acquisitions of Kindred at Home and Curo Health, we began testing and learning new care and payment models in five markets — to improve health outcomes of members with multiple chronic conditions.
- We also continued to advance our primary care capabilities. Our 233 affiliated, joint venture and alliance clinics, including our two PiPC clinics inside Walgreens stores in Kansas City, experienced positive results.

Among the most notable of our community collaborations in 2018 was the relationship we expanded with Walgreens. Humana, our affiliated PiPC facilities and Walgreens teamed up in an effort designed to help Kansas City-area seniors improve their health and save costs by bringing together, under one roof, primary care, pharmacy support and resources to help them navigate their personal health journeys. This more integrated care model helps Kansas City residents with their individual needs in their local community.

Through the joint effort, PiPC, a physician practice affiliated with Humana, provides all patient care at senior-focused primary care centers at two Walgreens stores in greater Kansas City. The centers serve seniors participating in a number of different Medicare plans.

Also, in-store educational support and customer service are available to Walgreens customers at no charge through the introduction of Health Resources by Humana in five Kansas City Walgreens locations, including the two stores with PiPC centers.

Walgreens customers are invited to connect with a health resources guide who can provide one-on-one, personalized health and well-being education.

Our 233 affiliated, joint venture and alliance clinics, including our two Partners in Primary Care clinics inside Walgreens stores in Kansas City, experienced positive results.
VALUE-BASED CARE

Value-based care is centered around the primary care physician, who coordinates patient care in an environment where patients can have multiple specialists treating their chronic conditions. The approach also addresses how social determinants of health — like food insecurity, loneliness and social isolation — impact patients’ ability to improve their well-being.

Humana Medicare Advantage members in value-based care arrangements receive more preventative care, have improved health outcomes and quality measures, and have lower overall healthcare costs, according to “The Intersection of Health + Care,” Humana’s Value-based Care Report. This is important because preventive care, chronic condition management and medication adherence help physicians identify early stages of disease to allow for appropriate treatment and keep patients healthier.

Some findings for Humana’s MA members in value-based care arrangements include:

- Physicians in value-based agreements from 2014 through 2017 had a 4.21 average Healthcare Effectiveness Data and Information Set (HEDIS) Star score at the end of 2017, reflecting an ongoing commitment to quality outcomes.
- Members received 11 percent more preventive screenings for colorectal cancer and 10 percent more breast cancer screenings compared with standard MA settings in 2017. Although screenings and preventive care cannot prevent cancer, they can find cancer earlier so treatments can begin sooner.
- Members stayed out of the hospital more, with 7 percent fewer emergency room visits and 5 percent fewer hospital admissions per thousand compared with standard MA settings in 2017.
- Medical costs for members were 15.6 percent lower than for members in original Medicare fee-for-service arrangements. Lower medical costs benefit members through reduced out-of-pocket costs, and, in future years, lower member premiums.

Social determinants of health

There is a growing recognition that mental and physical patient well-being is affected by social, environmental and economic determinants of health. Because physicians in value-based relationships often spend extra time and resources getting to know and supporting their patients, they’re often better able to identify social determinants that create barriers to health for their patients.

For the last few years, Humana has been working with value-based care physicians and their staffs to screen for social determinants of health and health-related social needs. Sometimes these concerns can be addressed in the clinic, and other times physicians connect patients to community resources outside the doctor’s office.

By working with local organizations, nonprofits, physicians and other healthcare professionals, Humana can identify members in need and address barriers to health such as food insecurity, social isolation and lack of transportation that particularly impact older adults and lower-income populations.

Social isolation and loneliness have negative impacts on patients, causing dementia to progress more rapidly, increasing depression and increasing the likelihood of hospital readmissions. People don’t always equate loneliness to their health and may instead report feeling tired or unmotivated. To help physicians address social isolation and loneliness, Humana developed a toolkit with screening questions and ideas for intervention.

Similarly, food insecurity often impacts the management of chronic conditions like diabetes, preventing people from purchasing medication and staying adherent to care plans. To raise awareness and to offer suggestions for how practices might address food insecurity in their patients, Humana partnered with Feeding America to develop a food insecurity toolkit.

PREVENTION, OUTCOMES AND UTILIZATION

The results show the percentage difference between Humana MA value-based agreements and Humana MA fee-for-service.

**PREVENTION**

<table>
<thead>
<tr>
<th>Screening Type</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colorectal cancer</td>
<td>+11%</td>
</tr>
<tr>
<td>Breast cancer</td>
<td>+10%</td>
</tr>
</tbody>
</table>

**OUTCOMES**

**Utilization**

<table>
<thead>
<tr>
<th>Measure</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>ER visits</td>
<td>-7%</td>
</tr>
<tr>
<td>Hospital admissions</td>
<td>-5%</td>
</tr>
</tbody>
</table>

**Management and Adherence**

<table>
<thead>
<tr>
<th>Measure</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult BMI assessment</td>
<td>+4%</td>
</tr>
<tr>
<td>Blood pressure control management</td>
<td>+8%</td>
</tr>
</tbody>
</table>
Humana Government Business, Inc., doing business as Humana Military, a wholly owned subsidiary of Humana Inc., partners with the Department of Defense to administer the TRICARE health program for military members, retirees and their families. Today, Humana Military administers the TRICARE program in one of two U.S. regions, the East region, providing services for approximately 6 million beneficiaries.

In 2018, Humana Military membership doubled, from 3 million members in 2017 to approximately 6 million members today.

For more than 20 years, Humana Military has strived to create better health outcomes and simplified experiences for millions of beneficiaries across the United States through TRICARE and other military healthcare programs. High-quality service, cost-effective platforms and progressive approaches to care drive Humana Military to be a thought leader in the industry and an essential partner to the government.

Our role: We assist the government in operating an integrated healthcare delivery system combining resources of the agencies’ assets and our managed care support.

Our mission: We improve the lives entrusted to our care by partnering with the military community to create the right access, better health outcomes and a simplified experience.

Our vision: To be the military community’s essential partner in helping to shape a stronger health system that enriches the lives of those we serve and supports our national security.

In 2018, Humana Military membership doubled, from 3 million members in 2017 to approximately 6 million members today. Humana Military employees — just like their colleagues at Humana Inc. — are focused on doing everything they can to positively impact the health of the beneficiaries they serve.
HUMANA NEIGHBORHOOD CENTERS
Humana has 52 Neighborhood Center locations across the U.S., places where the public can engage in health in a fun and holistic way. People can take healthy cooking classes, participate in social events and clubs, learn how to manage or prevent chronic conditions, and join other activities tailored to the local community. Humana members can also attend SilverSneakers fitness classes and talk to on-site customer service representatives and licensed sales agents about health and prescription drug benefits.

Chronic condition programs at Neighborhood Centers aim to help people better understand and manage common health conditions, enabling them to live healthier lives. In 2018, more than 15,000 people participated in one of the 13 different chronic condition programs, learning about topics ranging from anxiety and arthritis to depression, diabetes and heart failure.

HUMANA NEIGHBORHOOD CENTERS, 2016-2018

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>FITNESS</td>
<td>153,283</td>
<td>131,145</td>
<td>155,352</td>
</tr>
<tr>
<td>HEALTH EDUCATION</td>
<td>6,300</td>
<td>14,283</td>
<td>19,635</td>
</tr>
<tr>
<td>SOCIAL ATTENDANCE</td>
<td>66,416</td>
<td>70,890</td>
<td>71,309</td>
</tr>
<tr>
<td>FLU SHOTS</td>
<td>3,838</td>
<td>4,093</td>
<td>5,802</td>
</tr>
</tbody>
</table>

NOTE: Fitness visits decreased from 2016 to 2017 because we discontinued non-member participation in SilverSneakers. This data is for the entire Neighborhood Center portfolio.

Columbia “Bobbie” Acuna, 69, credits SilverSneakers with pulling her through one of the toughest times of her life. When her husband of 30 years died in 2014, Bobbie said, she felt lost and was diagnosed with clinical depression.

“One of the suggestions my counselor made was to make sure I was exercising, along with my therapy and medication,” Bobbie said. She started attending fitness classes at Kissimmee’s Humana Neighborhood Center that were offered through SilverSneakers. In June, Bobbie was named a Top 10 Finalist for a Swanson Award — national recognition handed out by SilverSneakers to seniors who show commitment to fitness and motivate others to follow their lead. Bobbie was nominated by members of Humana in Kissimmee who were impressed with her dedication and upbeat attitude.

“Bobbie is an example of a resilient woman. She utilized the SilverSneakers classes as an outlet after her husband passed away...the classes have helped her immensely to participate again in social events,” read the application submitted by the Humana Neighborhood Center staff.

After she decided to get fit, Bobbie quickly found that the physical exercise was just a small piece of what made her want to lace up her sneakers and hit the gym.

“I really did feel like meeting up with my friends and having the physical release of exercise helped ward off my depression,” Bobbie said. “While I still have moments when I’m sad and lonely, I’m no longer clinically depressed and I know that for me, exercise made a positive difference.”

Bobbie cannot say enough about the importance of SilverSneakers in her life and encourages others to give the program — or any group exercise — a try. “Exercise is preventative now for me,” Bobbie said. “It helped me. Maybe it could help them, too.”
Our Bold Goal is to improve the health of the communities we serve 20 percent by 2020 and beyond.
INSPIRING HEALTH AND WELL-BEING FOR EACH COMMUNITY

We invest in communities so that they can grow stronger

Since 2015, when Humana began pursuing its **Bold Goal to improve the health of the communities we serve 20 percent by 2020 and beyond**, we have seen a number of positive impacts for Humana members, employees and our company.

For our members, we’ve seen progress throughout our Bold Goal communities when it comes to people living more Healthy Days. (Healthy Days is a Centers for Disease Control and Prevention metric that asks people four simple questions about their physical and mental health during the previous month.)

For our employees, a significant percentage of them tell us year in and year out that the company’s pursuit of the Bold Goal inspires them to not only want to continue working at Humana, but also to be part of the team effort that ensures we achieve the Bold Goal together.

For our company, success with the Bold Goal means that our members are achieving lifelong well-being and better affording everything they need to live a healthy life.

Increasingly at Humana, our efforts to help communities thrive are focused on helping people overcome obstacles that result from social determinants of health. Whether its food insecurity, social isolation and loneliness or other social determinants, we know that people can’t focus on being their best selves if they can’t overcome the social determinants of health.

From our Bold Goal efforts focused on food security and social connection, to work by The Humana Foundation, Inc. (“Humana Foundation” or “Foundation”) in 2018 that shifted to focus on social determinants in Humana Inc.’s Bold Goal markets, we are more invested than ever before in working with partner organizations throughout the communities we serve to combat the social determinants.

What follows are some of our favorite examples from 2018 of how Humana’s work to inspire health and well-being for the communities we serve made a real difference in people’s lives.

We are more invested than ever before in working with partner organizations to combat the social determinants of health.
BOLD GOAL

In the years since announcing our Bold Goal, we’ve continually asked ourselves how we can improve the health and well-being of our members, employees and the communities we serve. By asking ourselves how we can influence health-related social needs and clinical challenges, we’re working to create more whole-person health across the country. Here’s an update on our progress toward Humana’s Bold Goal.

Humana Medicare Advantage members living in Humana’s seven original Bold Goal communities report a 2.7 percent reduction in their Unhealthy Days since 2015.

Seniors living in San Antonio have made the most notable progress and are halfway to achieving their Bold Goal. Since 2015, San Antonio seniors have reduced their Unhealthy Days by 9.8 percent. This gain in health and well-being can be attributed to a strong community coalition dedicated to diabetes prevention and a focus on addressing the social determinants of health.

Speaking of social determinants, we screened more than 500,000 people for social determinants of health needs in 2018. We’ve set a goal to screen one million people, and we’re working on developing new ways to connect and help people who screen positive for these needs.

Together with our business and community partners, we’re looking at whole-person health and addressing the social, environmental and economic barriers that keep many of us from living our best lives.

Seniors living in Humana’s seven original Bold Goal communities report a 2.7 percent reduction in their Unhealthy Days since 2015.
LONELINESS AND SOCIAL ISOLATION
Social connections are an important part of health and well-being. Recent studies have examined the impact loneliness has on health, including the link between loneliness and dementia and between loneliness and physical inactivity.

In 2017, we screened Humana Medicare members for loneliness using UCLA’s three-question loneliness scale. We used that data to build a predictive model and found that those who experience loneliness have up to twice as many Unhealthy Days per month. That information informed tools we created to educate people about loneliness and help doctors implement loneliness screenings.

We also launched a pilot in Tampa with Papa, a company that connects college students to older adults. The college students, known as Papa Pals, acted as companions focused on making meaningful social connections. Seniors participating in the pilot report feeling less lonely and experiencing more Healthy Days.

FOOD INSECURITY
Food insecurity occurs when people have limited or uncertain access to enough food to live a healthy, active life. It may be that they don’t have enough money to buy the food they need, or they’re making tradeoffs between food and other expenses, or that they’re unable to get to a grocery store.

To find out more about food insecurity, we published a study with the Hunger Action Alliance in Tampa. The findings suggested that older adults are highly susceptible to food insecurity and that a primary care provider’s office is an ideal place to identify this need.

Building on this information, our partnership with Walgreens in Knoxville and Kansas City resulted in thousands of patients being screened for food insecurity. Those who screened positive were given information on local food resources and information on applying for state and federal benefits.
MORE HEALTHY DAYS

Every community we serve is different, and there is no one-size-fits-all answer to improving health. That’s why the approach we take in each of our original Bold Goal communities is uniquely tailored to the people who live there and the health and well-being challenges they face.

BROWARD COUNTY, FLA.
-5.1%
reduction in Unhealthy Days for Humana Medicare Advantage members since 2015
16% of population lives in areas with limited access to healthy food and grocery stores
1 in 7 people are food insecure
6.4% of Humana MA members report depression
Strong local leadership helps address social needs of seniors

KNOXVILLE, TENN.
-1.5%
reduction in Unhealthy Days for Humana Medicare Advantage members since 2015
14% of Knox County residents are food insecure
14.3% of residents are food insecure
26.5% of people are living in poverty
Efforts to meet the needs of a growing senior population

LOUISVILLE, KY.
+1.5%
increase in Unhealthy Days for Humana Medicare Advantage members since 2015
5.1% of Humana MA members report depression
Ranked 11 of 50 peer cities in rates of suicide
Intersection of chronic conditions and non-clinical needs

NEW ORLEANS, LA.
-3.9%
reduction in Unhealthy Days for Humana Medicare Advantage members since 2015
1 in 7 people are food insecure
23.4% of Orleans Parish residents are food insecure
Education and awareness improve health outcomes

SAN ANTONIO, TEXAS
-9.8%
reduction in Unhealthy Days for Humana Medicare Advantage members since 2015
5.3% of Humana MA members report depression
11.1% of residents are food insecure
Strong community collaboration for better health

TAMPA BAY, FLA.
-3.8%
reduction in Unhealthy Days for Humana Medicare Advantage members since 2015
8.4% of Humana MA members report depression
1 in 7 people are food insecure
Partnerships to solve for loneliness and social isolation

1 in 7 people are food insecure

16% of population lives in areas with limited access to healthy food and grocery stores
Our work to improve community health is expanding beyond these seven original Bold Goal Communities. Here’s how Humana members are doing in four of our newest Bold Goal communities.

**CHICAGO, ILL.**

**UNHEALTHY DAYS**

-1.5% reduction for Humana Medicare Advantage members in 2018

- **Tackling social determinants in a large urban population**

**JACKSONVILLE, FLA.**

**UNHEALTHY DAYS**

-4.1% reduction in Unhealthy Days for Humana Medicare Advantage members with diabetes in 2018

- **Tackling diabetes and food insecurity head-on**

**KANSAS CITY METRO**

**UNHEALTHY DAYS**

-2.9% reduction for Humana members with diabetes in 2018

-7.2% reduction for Humana members with depression in 2018

- **Scaling food insecurity interventions for maximum impact**

**RICHMOND, VA.**

**UNHEALTHY DAYS**

-5.9% reduction in Unhealthy Days for Humana Medicare Advantage members in 2018

- **A new community making significant strides**
HUMANA FOUNDATION

Improving the health of the communities we serve is central to everything Humana does, including our approach to philanthropy. In 2018, the Humana Foundation announced a new community investment strategy that addresses social determinants of health to create sustainable results and greater health equity for all.

Social determinants of health are the social and physical conditions under which people are born, grow, live, work and age that impact people’s overall health and well-being. The Foundation’s new strategy aims to co-create communities where leadership, culture and systems work to improve and sustain positive health outcomes by addressing social determinants of health.
STRATEGIC COMMUNITY INVESTMENTS
The Humana Foundation invested $7.4 million in 2018 with nine organizations addressing social determinants of health significantly impacting people’s overall health and well-being — food security, social connection, post-secondary success (sustained employment) and asset security — as part of its Strategic Community Investment program. These organizations are located in seven Humana Bold Goal communities, places where Humana is working to achieve its goal of helping people improve their health 20 percent by 2020.

These investments currently range from $500,000 to $1,000,000 and include:

**Baton Rouge, La.:** Healthy BR received an investment to fight food insecurity and social isolation via the Geaux Get Healthy project. Funded by grants from both the Humana Foundation and Blue Cross Blue Shield of Louisiana Foundation, the project addresses food deserts by saturating areas with the highest rates of food insecurity and health disparities with numerous access points for purchasing fresh food at an affordable price.

**Broward County, Fla.:** AARP Foundation received an investment to improve food security for older adults and their families. This program works with health clinics to screen older patients for food insecurity and diet-related disease including “prescriptions” for fresh fruits and vegetables, and helps people apply for Supplemental Nutritional Assistance Program (SNAP) benefits.

**Jacksonville, Fla.:** The University of Florida received an investment to promote social connection and food security among minority, underserved and low-income seniors, as well as asset security and post-secondary success resources for their families.

**Knoxville, Tenn.:** InterFaith Health Clinic, in a collaborative partnership with Catapult 4D, received an investment to address social determinants of health and health equity barriers. The Truck2Table pilot program is improving the health and quality of life of uninsured and underserved people by providing affordable access to healthy food.

**Louisville, Ky.:** The Family Scholar House received an investment for its HEROES program, expanding existing programs and reaching more individuals, families and senior citizens to assess and address barriers including social isolation, food insecurity and lack of post-secondary educational attainment.

**Metro United Way** received an investment to expand its pilot financial literacy program, improving financial independence and providing families and residents experiencing economic distress with financial literacy coaching.

**San Antonio, Texas:** Older Adults Technology Services (OATS) received an investment to address social isolation. The Senior Planet San Antonio program reduces isolation and loneliness and increases social connections by engaging seniors through free access to internet-connected technology and training courses. Click here to meet Guadalupe and Gary, two Senior Planet San Antonio participants.

**The San Antonio Food Bank** received an investment to impact food insecurity and social isolation by creating a Senior Wellness Intervention Model program. The program assists seniors who screen positive for food insecurity with comprehensive services that stabilize their household and address prevalent health issues. Click here to meet Frances, a SWIM participant.

**Tampa Bay, Fla.:** Wholesome Wave received an investment to fund Wholesome Communities: Florida, a cross-sector collaboration designed to transform affordable access to healthy food through a prescription program and other resources to help individuals and their families afford fruits and vegetables.

The Humana Foundation invested **$7.4 million** in 2018 with nine organizations addressing social determinants of health significantly impacting people’s overall health and well-being.
The Humana Foundation supported more than 30 Louisville nonprofits in 2018 with community relations grants adding up to $2.4 million.

Two dozen additional nonprofits received $25,000 or $50,000 Community Relations Initiative grants from the Humana Foundation.

- 2NOT1 Fatherhood and Families
- 55,000 Degrees*
- American Lung Association
- Americana Community Center
- AMPED
- Big Brothers Big Sisters of Kentuckiana
- Boys & Girls Club of Kentuckiana
- Carnegie Center for Art and History
- Community Ventures Corporation
- Dare to Care
- Have a Heart Foundation
- Health Equity Fund
- Leadership Louisville Foundation
- Louisville Metro Parks Foundation
- Louisville Orchestra
- Mattingly Center
- New Directions Housing Corporation
- Peace Education Program
- Play Cousins Collective
- Saint John Center
- Smoketown Family Wellness Center
- Stage One Family Theater
- Surgery on Sunday Louisville
- The Healing Place
- TreesLouisville

*55,000 Degrees is now called Evolve502.
DISASTER PHILANTHROPY

Unexpected and unplanned events have a large impact on the health and well-being of the communities affected by a disaster. Whether it’s a hurricane, wildfire, earthquake, flood or other situation, it’s important to support recovery efforts that help people rebuild their lives, health and well-being.

When a disaster occurs, the Humana Foundation considers multiple factors when deciding to send philanthropic relief to local and national organizations helping those affected. Some factors considered when making this decision include:

1. The number of Humana members, employees and facilities impacted
2. The severity of the disaster
3. The needs being addressed by local and national organizations

The Foundation partners with organizations and sends disaster relief funding to address these needs, especially as they relate to our areas of focus such as food or asset security. This approach ensures all factors affecting the community are considered and addressed and long-term recovery may begin.

In 2018, the Humana Foundation’s disaster relief philanthropy totaled $600,000 and included:

- **$100,000** grant for Feeding America to support those affected by the California wildfires.
- **$250,000** grant for United Way Worldwide to support those affected by Hurricane Michael.
- **$250,000** grant for United Way Worldwide to support those affected by Hurricane Florence.
**Volunteerism**

Having a purpose in life and a connection to community improves well-being. That’s why we strive to make it easy for Humana employees to give back, either as an individual or as a team, to causes that ignite their passion and sense of purpose.

Finding time and an opportunity often get in the way of taking action to volunteer. Humana employees receive 8 hours of Volunteer Time Off (VTO) each year and are encouraged to use it in any way that benefits their community — perhaps walking dogs at an animal shelter, chaperoning an elementary school field trip or volunteering at a food bank. The Humana Volunteer Network (HVN) helps Humana employees find local volunteering opportunities tailored to their location, interests, skills and time commitment, and provides a place to track their volunteer time.

Humana employees tracked 317,970 hours of volunteer time in 2018. That means Humana employees donated an in-kind value of $7.85 million* back into their communities. And, we’ve come closer than ever to meeting our goal of having 50 percent of employees tracking their volunteer time. 48 percent of employees tracked their volunteer time in the HVN in 2018, showing a steady increase in volunteer tracking from 14 percent in 2014.

Humana employees tracked **317,970 hours of volunteer time** in 2018.

That means Humana employees donated an in-kind **value of $7.85 million** back into their communities.

*The Independent Sector lists the value of volunteer time as $24.69/hour.*
NATIONAL VOLUNTEER MONTH
In April 2018, Humana employees were encouraged to make a positive impact on the well-being of their communities and advance our Bold Goal by participating in National Volunteer Month.

26,000+ volunteer hours tracked in the Humana Volunteer Network
4,500+ employees volunteered
1,700+ nonprofits served
$10,000 in Humana Foundation grants awarded to nonprofits

Individuals and teams that logged volunteer hours in the HVN and shared their story on an internal social networking tool were eligible to win grants for their favorite nonprofit from the Humana Foundation.

We awarded four individual grants of $1,000 and two team grants of $3,000 as part of the National Volunteer Month celebration.

- Johnna Herman in Cincinnati, Ohio, gave her grant to Dancing Well: The Solider Project.
- Joan Rowland in Louisville, Ky., gave her grant to MisPits and Friends Rescue.
- Adam Rose in Green Bay, Wis., gave his grant to Center of Childhood Safety.
- Keli Morrison in Cincinnati, Ohio, gave her grant to Nature Nurses Wildlife Rescue.

- A team in Miramar, Fla., gave its grant to The Pantry of Broward.
- A team in Glendale, Ariz., gave its grant to The 3000 Club.

MAKE A DIFFERENCE DAY
Humana celebrated national Make a Difference Day in a different way — by celebrating for more than two weeks. From Oct. 20 to Nov. 4, employees were empowered to volunteer in ways that fulfilled their personal sense of purpose and belonging. And, many employees participated in volunteer opportunities directly linked to Humana’s Bold Goal priorities, such as food insecurity, asset insecurity and social isolation.

8,800+ volunteer hours tracked in the Humana Volunteer Network
2,100+ employees volunteered
970+ nonprofits served
$10,000 in Humana Foundation grants awarded to nonprofits

Similar to National Volunteer Month, individuals and teams tracking their volunteer hours in the HVN were eligible to win a grant for their favorite nonprofit.

The Humana Foundation awarded four individual grants of $1,000 and two team grants of $3,000.

- Angela Boggs of Fisherville, Ky., gave her grant to the Louisville Free Public Library.
- Beth Keune of Phoenix, Ariz., gave her grant to Phoenix Parks Foundation.
- Brooke Graham of Louisville, Ky., gave her grant to Todd Crawford Foundation to Cure Paralysis.
- Keli Hooyman of Green Bay, Wis., gave her grant to Golden House — Domestic Abuse Program and Shelter.

- A team in Brandon, Fla., gave its grant to St. Joseph’s Children’s Hospital.
- A team in Louisville, Ky., gave its grant to Bread for Life Food Pantry.
SUPPLIER DIVERSITY

At Humana, we promote and support the growth and development of diverse businesses including minority-owned, women-owned, LGBT-owned, disability-owned, veteran-owned and small businesses. Our goal is to educate, assist, develop and provide sourcing opportunities that will enable these suppliers to be successful as our partners as well as within the broader business world. Our mission is to identify procurement opportunities that drive innovation, improve quality and sustain growth while maximizing the utilization of qualified and certified suppliers who reflect the customers, employees and communities we serve. In 2018, we surpassed our diverse supplier spend goal of 13 percent, and we aim to have at least 13 percent of Humana’s total supplier spend go to diverse suppliers again in 2019.

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We aim to have at least 13 percent of Humana’s total supplier spend go to diverse suppliers again in 2019.
<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Businesses</td>
<td>8%</td>
</tr>
<tr>
<td>Minority-Owned Businesses</td>
<td>5%</td>
</tr>
<tr>
<td>Woman-Owned Businesses</td>
<td>1%</td>
</tr>
<tr>
<td>Other (includes LGBT-owned businesses, people with disabilities and veterans with disabilities)</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>15%</strong></td>
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“We have made significant progress since we started our sustainability journey, and we remain committed to doing as much as we can to contribute to a healthy environment.”
We are dedicated to the sustainability of our business

The sustainability of our company is all about the value we generate for our customers — by focusing on their health outcomes. We are also committed to environmental sustainability, especially given how environmental factors impact people’s health.

As an ethical organization, we are dedicated to fostering an inclusive and diverse workplace, living our Humana values and maintaining our code of conduct and compliance practices — operating transparently and preserving our stakeholders’ trust.

We understand that our environmental footprint is linked to the health of the environment, and we aim to increase our positive environmental impacts every day.
ENVIRONMENTAL SUSTAINABILITY
At Humana, we are committed to environmental sustainability, especially as environmental factors impact people’s health. We understand that our environmental footprint — like everyone’s environmental footprint — is linked to the health of the planet, and we aim to increase our positive environmental impacts every day. Through goal setting and employee engagement, we aim to harness innovations to contribute to making our communities healthier. We have made significant progress since we started our sustainability journey, and we remain committed to doing as much as we can to contribute to a healthy environment.

In 2018, Humana continued momentum from previously attained environmental goals, and we announced new goals that have a target date of the end of 2022 — to a) reduce our greenhouse gas emissions by 2.1 percent year over year (from a 2017 baseline), and b) increase our waste diversion rate to 60 percent. We’re proud of the progress we made toward these goals in 2018. From 2019 through 2022, we’ll work to not only maintain the progress we made in 2018, but to improve on it. We now look forward to seeing our continued commitment to environmental sustainability come to life through our employees’ dedication and innovative programs designed to enable Humana to continue reducing its overall environmental footprint.

**ENVIRONMENTAL GOALS PROGRESS IN 2018**

**GREENHOUSE GAS EMISSIONS REDUCTION**
**ABSOlUTE TARGET:** 2.1 percent year-over-year decrease in greenhouse gas emissions from 2017 baseline emissions across our portfolio of owned and leased properties under direct Humana control

<table>
<thead>
<tr>
<th>YEAR</th>
<th>GHG EMISSIONS (METRIC TONS CO₂E)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>67,712</td>
</tr>
<tr>
<td>2018</td>
<td>58,672</td>
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</tbody>
</table>

**WASTE DIVERSION**
**ABSOlUTE TARGET:** 60 percent waste diversion rate of waste to landfills via reduction and recycling efforts at our portfolio sites where Humana and our vendors manage waste and recycling services

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<tr>
<th>TONS</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>WASTE</td>
<td>2,178</td>
<td>3,231</td>
</tr>
<tr>
<td>RECYCLING</td>
<td>3,125</td>
<td>2,125</td>
</tr>
</tbody>
</table>

-41%  -60%
Partnerships to decrease energy consumption
At our corporate offices, we partner with the local energy provider Louisville Gas & Electric to “curb the kilowatts” during high-energy days in a program called Demand Response. We have regular practices to decrease energy consumption in those buildings by powering down throughout the year. It is inclusive of behind-the-scenes efforts, such as adjusting the temperature as well as turning lights out. Not only does it help provide some consumption reduction, it encourages continuous awareness for our employees.

Alternative transportation to reduce emissions
In 2018, we installed our first vehicle charging station in a parking garage in Louisville, Ky., our headquarters city. This charging station is open to all of our employees at no cost with an expansion of stations planned. We continue to partner with TARC, the public transportation entity in Louisville, to offer rides to our employees at no cost. Employees outside of Louisville have the option to purchase public transportation passes, pre-tax, through our commuter benefit.

Alternative work styles
Our Work At Home (WAH), Flex, Field and Mobile population continues to grow. Our WAH population makes up more than 35 percent of our employee population — decreasing the number of commuter miles traveled each week. We also offer a Flex workstyle. Flex employees are employees in a Call Center or Customer Service role who have an approved/dedicated home location and share a dedicated workspace in an assigned Humana facility with two other employees. Offering these varied workstyles is now a part of our portfolio strategy. As a result, we are able to reduce our building footprint and reduce our emissions impact.

Employee garden
In 2018, we maximized a terrace at our corporate office by adding a garden.

The garden was created and is maintained by our employees in partnership with our vendor partner, Sodexo. Our employees raised peppers, herbs and lettuce to start.

While it was a small crop, some of it was used in our employee eatery. Our Knoxville employees were inspired to create their own garden after learning about the corporate garden. The creation of additional gardens is in the works.
ETHICS AND COMPLIANCE

A healthy future is one with ethical, sustainable growth. To help us achieve that, Humana is committed to maintaining high ethical standards in the conduct of its business, enabling us to meet legal and regulatory requirements. The key to upholding those standards is through the daily decisions and actions of each and every employee.

If our employees are key to ethics and compliance, communicating to those employees about ethics and compliance is critical. Humana’s Enterprise Compliance team began using Buzz, our internal social collaboration tool, in 2017 to interact with employees on ethics and compliance topics. By giving employees a forum to ask questions and discuss compliance-related issues, we’ve grown our Buzz group to more than 450 members.

Every year, all Humana employees and contractors are required to complete a course on ethics and compliance, with more than 70,000 people taking the annual training in 2018. To strengthen Humana’s culture of ethics and compliance, we updated our training in 2018, creating a timely, concise, role-based training. In addition to aligning with Humana’s strategy and regulatory requirements, the updated training module uses adult learning theory to create a targeted and efficient experience that is easy to remember because it is engaging and fun.

Feedback on the new ethics and compliance training was overwhelmingly positive. More than 57,000 employees and contractors responded to a survey about the updated training. Of those respondents:

- 96% feel comfortable speaking up when they see an ethics or compliance issue.
- 97% know how to access resources related to ethics and compliance.
- 98% can identify ethics and compliance warning signs.
- 98% know how to report concerns.

2018 OUTCOMES

We also saw a significant increase — more than 124 percent — in access and usage of some of Humana’s most critical ethics and compliance policies, as well as a 60 percent increase in the number of cases reported to the Ethics Help Line.
Data privacy
At Humana, it’s our responsibility to protect our health plan members’ data, and we take this responsibility seriously. As such, we are committed to continuously enhancing and strengthening our technology infrastructure and security protocols. Over the past year, we have taken a number of best-practice precautions to safeguard information, including:

- Updating and implementing policies, processes, and technologies to meet the challenges of the ever-changing cyber environment
- Conducting corporate-wide training on handling of equipment and sensitive data
- Implementing new technologies to ensure that users cannot place unencrypted data on removable storage devices
- Expanding technologies to obstruct automated credential stuffing attacks and advancing our risk modeling analytics
- Enhancing our advanced behavioral analytics and deployed and/or enhanced a number of defense-in-depth controls to limit the impact of compromised credential usage

For more information on how we guard information, see the Information Protection section of our Ethics Every Day guide.
AWARDS & RECOGNITION

We are pleased to have received recognition for our corporate responsibility efforts from these prominent organizations, and we appreciate the acknowledgement of our commitment to inspiring health and well-being:

JUST 100
 Ranked No. 1 in Healthcare Providers industry for three consecutive years and No. 11 overall on 2018 list from JUST Capital and Forbes

CDP Leadership Index
 B grade in 2018, the highest grade for any U.S. health insurer, and CDP contributor since 2007

CR Magazine’s 100 Best Corporate Citizens
 Ranked No. 69 in 2018

Human Rights Campaign’s Corporate Equality Index
 100 percent score in 2018, marking fifth year achieving perfect score

DiversityInc’s Top 50 Companies for Diversity
 Ranked No. 48 in 2018, marking first time included on list

FTSE4Good Index
 High ESG rating, qualifying for inclusion in the FTSE4Good Index for eight consecutive years as of 2018

Military Times’ Best for Vets: Employers
 Ranked among top 50 U.S. employers in 2018, marking eight consecutive years on list

HCAR Corporate Inclusion Index
 Received 5-star rating in 2018 from Hispanic Association on Corporate Responsibility
We are equally pleased to celebrate our employees’ additional successes and their commitment to our members and communities in need.

**BOOTS ON THE GROUND AWARD**
Humana employees who go out of their way to support veterans and their families are honored with the Boots on the Ground award, recognizing those who are “doing well while doing good.” The bronzed boots award recognizes outstanding professional guidance, unwavering support and sincere partnership in those working to help veterans and their families achieve lifelong well-being.

Humana awards Boots on the Ground awards annually. In 2018, we gave 15 awards to Humana employees.

**TOTAL HEALTH THRIVING TOGETHER AWARD**
The Total Health Thriving Together award is a national honor recognizing organizations engaging their employee workforce in a culture of health and well-being. Launched in 2015, Humana has presented more than 100 Thriving Together awards to 76 unique companies and organizations across the nation. As part of the award, Humana looks at how many of the group’s employees attained Silver Status or higher in Go365, Humana’s wellness and rewards program.

In 2018, we awarded 37 groups with the Total Health Thriving Together award — 20 Tier 1 groups (60 percent or greater of employees at Silver Status or higher) and 17 Tier 2 groups (80 percent or greater of employees at Silver Status or higher).

**VOLUNTEER OF THE YEAR**
Each year, Humana’s Associate Well-being Team honors one employee who demonstrates an ongoing dedication to his or her community. Employees who log at least 150 volunteer hours on the Humana Volunteer Network are eligible to be selected for this award, and the winner receives the opportunity to designate a $10,000 grant from the Humana Foundation to the nonprofit where he or she volunteers.

Kimberly Miller, *(at right, top)* a nurse auditor in Green Bay, Wis., logged 155 hours of volunteer time in 2018. She gives back to her community as a mentor through Big Brothers Big Sisters, volunteering with her team to support Feeding America and actively volunteering at her church. Kimberly selected Big Brothers Big Sisters of Northeast Wisconsin for a $10,000 grant.

**SPIRIT OF PHILANTHROPY AWARD**
The Spirit of Philanthropy Award is a distinction given to a group or department of Humana employees who display exceptional commitment to the community through volunteerism. Awardees are recognized and given the opportunity to select a nonprofit organization for a $25,000 grant from the Humana Foundation.

A Humana team in Arizona *(above)* partners with The 3000 Club to host and volunteer at Market on the Move events at four local Humana sites. The events give nutritious food to people in their local community while reducing landfill waste. The team selected The 3000 Club for a $25,000 Humana Foundation grant.
ABOUT THIS REPORT
This report covers Humana’s economic, social and environmental impacts in 2018 and highlights our efforts to inspire health and well-being among people and the community at large. Health and well-being are at the core of what we do; this report covers only a portion of our endeavors to help people along their well-being journeys.

This is our fifth GRI report.

We prepared this report in accordance with the Global Reporting Initiative (GRI) Standards: Core option. This is our fifth GRI report, with the most recent GRI report being our 2016-2017 CSR Report that was published in 2018. Previously, Humana published biennial, comprehensive CSR reports and shorter, progress reports on the off years. With this report, we are moving to an annual publication schedule with reports that cover one calendar year of Humana’s impacts.

With the exception of the environmental and financial data presented in the GRI content index (available at www.humanacsreport.com), the data presented in the GRI content index were assured by a third party, Bureau Veritas.

Report content and topic boundaries
This report documents January 1, 2018, through December 31, 2018, unless otherwise noted. This report covers all of our operating units, 100 percent of our leased and owned facilities and 100 percent of our workforce in the regions in which we operate, unless otherwise noted. It also covers joint ventures and subsidiaries that are part of our business segments. There is no entity included in Humana’s consolidated financial statements or equivalent documents that is not covered in this report, unless explicitly noted.

We have reported all CSR issues that we determined are material to our business, as described under the materiality assessment section of this report. We noted material topics in the GRI content index.

We welcome your feedback. Please send your questions or feedback about this report to csr@humana.com