



Humana®

Doing Well

2019
CORPORATE SOCIAL RESPONSIBILITY
REPORT

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[GRI Content Index](#)



Doing Well

Introducing Humana's 2019
Corporate Social Responsibility Report

Message from our CEO



At Humana, our commitment to improving people's health and well-being grows stronger with each year. In 2019, we continued to deliver world-class care to our members, cultivate supportive environments for our employees and work towards a more sustainable future

Yet, today's public health crisis of COVID-19 and the growing awareness of systemic racism in this country underscores that more needs to be done. We were already trying to fix a fragmented health care system, where challenges run deep in our very own communities. Current events shine a bright light on health disparities that exist in populations across communities we serve and the hugely impactful role that social determinants of health play in people's well-being.

Every day, we gain a deeper understanding about what social health really means to our members and are reminded of the constant fragility and difficulty in achieving our goal. It's reinforced to us the importance of our integrated care delivery strategy, which at its core is about helping people achieve their "whole" health and meeting them where they are in their own personal health journeys.

We know we're uniquely positioned to improve how our members experience healthcare. For some members, it's making sure they have a ride to and from their doctor appointments or helping them find the most affordable prescriptions. For others, it may be connecting them to resources for food if they're in need or providing access to our neighborhood centers where they can socialize while receiving health and wellness education.

Knowing the varying factors that affect people's well-being challenges us to be innovative in how we provide care. Last year, we saw success in collaborating with the Black Health Care Coalition to develop a program that gave people with limited access to care in Kansas City a convenient place to receive health information and screenings: their local barbershops and beauty salons. We want our members to have more experiences like that, where healthcare is easier and more personalized.

These are all examples of what we call, human care.

As we embark on a new decade, we're taking our unique perspective and our learnings from the past year—and the challenges we're facing real time—to invest further in serving people in communities across the country. We are working to create a better healthcare experience for our members, our employees and people in need.

In our 2019 Corporate Social Responsibility Report, we highlight the significant work we've done to inspire health and well-being—from our Bold Goal to improve the health of communities we serve to internal policies and programs that support responsible business practices. We have an amazing opportunity to help millions of people day-in and day-out, and that's not something we take lightly.

Sincerely,

A handwritten signature in black ink that reads "Bruce Broussard". The signature is fluid and cursive, with a large, stylized "B" at the beginning.

BRUCE BROUSSARD

President & Chief Executive Officer

We know we're uniquely positioned to improve how our members experience healthcare.



ABOUT HUMANA

“

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.

”

Humana has a history of helping people—a foundation on which we have built a growing business that focuses on helping people achieve their best health. From Humana’s founding in 1961 to our localized programs to help communities become healthier, we continue to help people improve their well-being. That is what our members deserve and what our employees are proud to deliver.

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 that, 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.

OUR VALUES



**CULTIVATE
UNIQUENESS**



**RETHINK
ROUTINE**



**INSPIRE
HEALTH**



**THRIVE
TOGETHER**

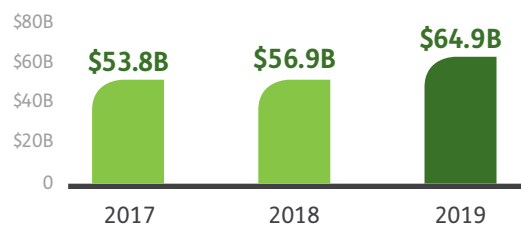


**PIONEER
SIMPLICITY**

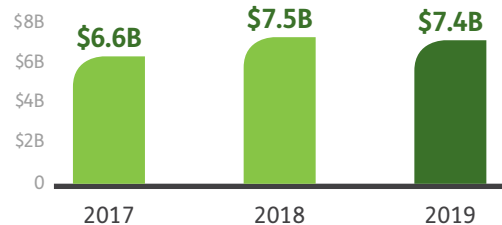
SELECT ECONOMIC DATA



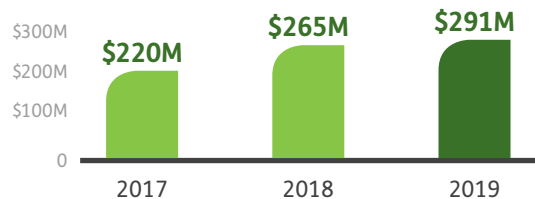
REVENUES



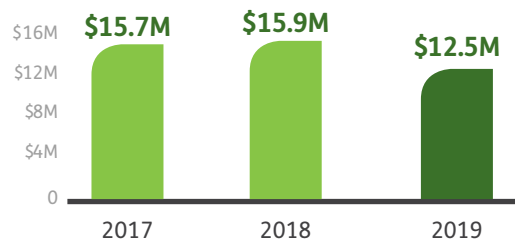
OPERATING COSTS



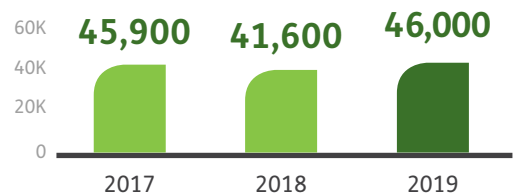
DIVIDENDS PAID



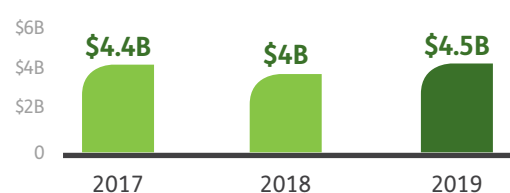
COMMUNITY INVESTMENTS



APPROXIMATE NUMBER OF EMPLOYEES



EMPLOYEE COMPENSATION



Note: Numbers in the graphs above have been rounded.



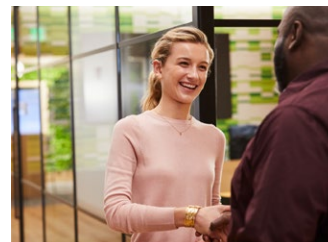
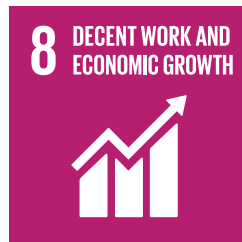


SUSTAINABLE DEVELOPMENT GOALS

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 three goals to which our company can most contribute. Here are a few examples of our 2019 efforts that support the 2030 Global Goals. The progress we've made in addressing these shared goals inspires us to continue to collaborate with partners as we help people with their health and well-being.



GOAL 3 GOOD HEALTH & WELL-BEING

As a health and well-being company, we're committed to helping people. For us, this means addressing people's physical and mental health needs and offering customized care.

GOAL 8 DECENT WORK AND ECONOMIC GROWTH

We are committed to creating an inclusive culture and meaningful work environment and see diversity as an asset and a driver of innovation. We prioritize building and maintaining a workforce, suppliers and business partners that reflect the diverse communities we serve across the country.

GOAL 12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Not only are we committed to people's health, but also to the world in which we live. Environmental sustainability is a key part of our mission to help people achieve lifelong well-being through minimizing the environmental footprint of our operations.

HOVER OVER TARGETS TO LEARN MORE



ABOUT THIS REPORT

This report covers Humana's economic, social and environmental impacts in 2019 and highlights our efforts to inspire health and well-being among people and the community at large. We prepared this report in accordance with the Global Reporting Initiative (GRI) Standards: Core option. This is our sixth GRI report, with the most recent GRI report being our 2018 CSR Report that we published in 2019. Humana publishes CSR Reports annually.

With the exception of the environmental and financial data presented in the [GRI Content Index](#), the data presented in the [GRI Content Index were assured by a third party, Apex](#).

Report content and topic boundaries

This report documents January 1, 2019, through December 31, 2019, unless otherwise noted. This report covers all of our operating units, 100% of our leased and owned facilities and 100% 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 in the materiality section of this report. We noted material topics in the GRI Content Index.

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



MATERIALITY

At Humana, we value our stakeholders' opinions and recognize there are many intersections between our stakeholders' and Humana's interests. In 2018, we completed a third-party facilitated materiality assessment. We revisited the results of that assessment with an internal, cross-functional team in 2019 and increased the threshold for that which qualifies topics as material to our business. We evaluated the topics our stakeholders identified, based, in part, on the influence these topics have on Humana's business decisions.

While there are fewer material topics included in our 2019 report, 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 impacts.

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



**ACCESS TO
HEALTHCARE**



**MEMBER
HEALTH**



**MEMBER
PRIVACY**



**ANTI-
CORRUPTION**

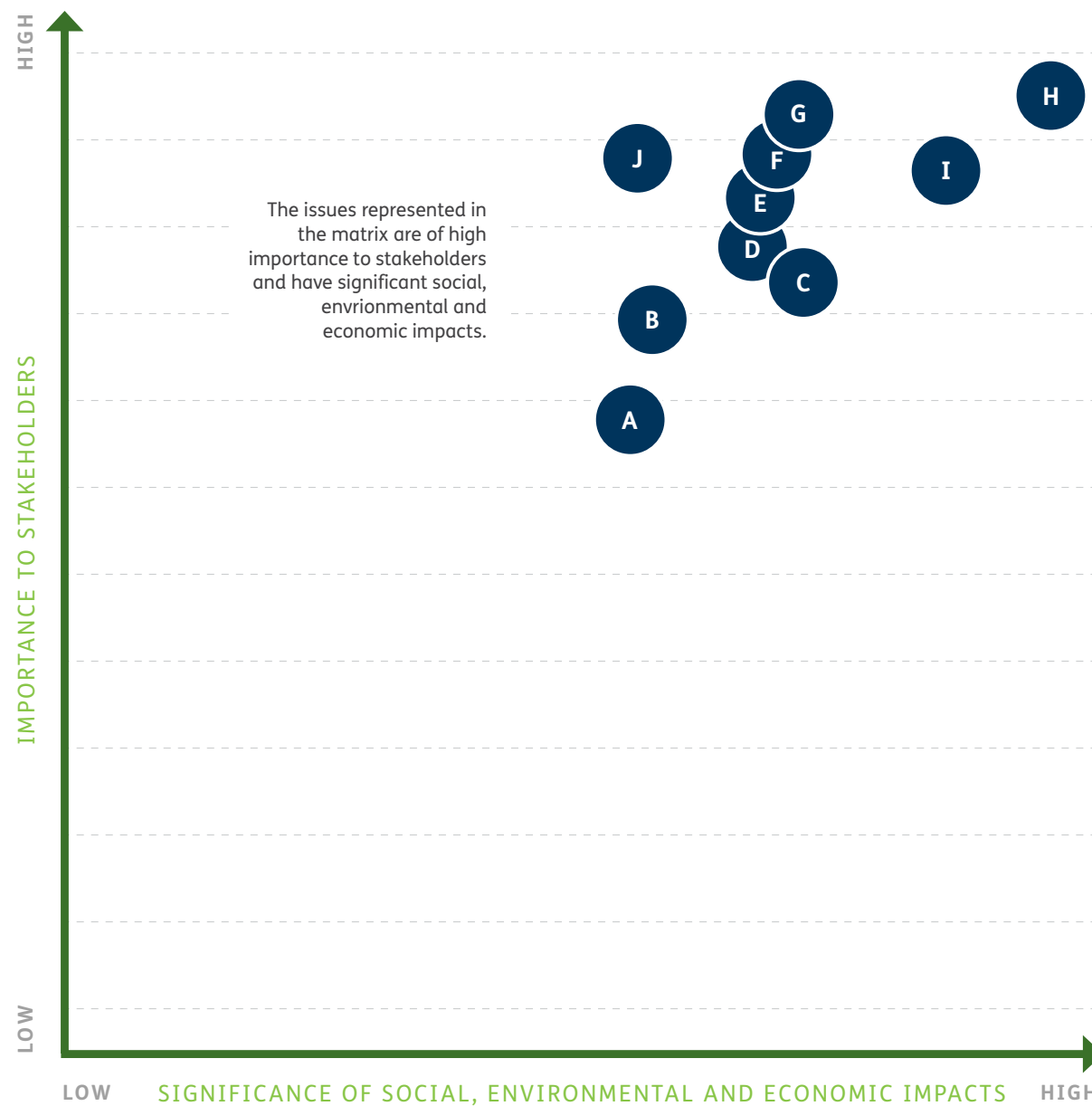


**EMPLOYEE
HEALTH AND
WELL-BEING**

**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

- A** GHG emissions
- B** Economic performance
- C** Product responsibility
- D** Inclusion and diversity
- E** Employee well-being
- F** Anti-corruption
- G** Member privacy
- H** Access to healthcare
- I** Member health
- J** Non-discrimination



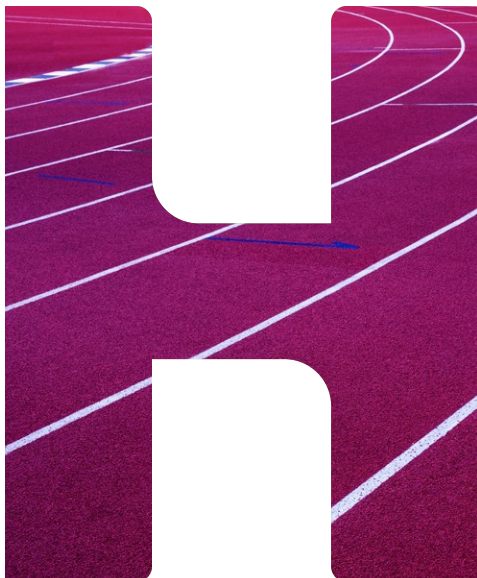


“

After 14 years at the company, I’m still impressed with the lengths to which Humana goes to help people pursue their best health and well-being.

”

CATHERINE MCGLOWN
CORPORATE SOCIAL RESPONSIBILITY LEAD



INSPIRING HEALTH AND WELL-BEING FOR EACH PERSON

We strive to understand people's needs to make their healthcare journey easier

At Humana, we focus on encouraging health and well-being. We're proud of the work we do day in and day out in caring for people. When we say we want to make living a healthy life easier for everyone, we truly mean it—for our members, for our employees and for you. From our Bold Goal effort to our internal policies and programs that help drive inclusion, we strive to facilitate and encourage well-being through our work.

MAKING A HEALTHY LIFE EASIER FOR EVERYONE

Identifying and acting upon ways to make living a healthy life a little easier is part of our culture at Humana. That's why we have a Bold Goal to improve the health of the communities we serve 20% by 2020 and beyond.

Humana's 40,000+ employees made up one of the first communities on which our Bold Goal focused, and they remain a focus. On the journey to well-being, we celebrate our employees' triumphs, care for each other through the challenges, and set our sights on the next goal.



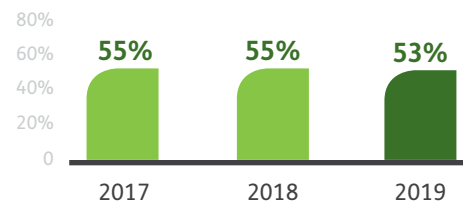
EMPLOYEE BIOMETRIC RISKS

GOAL: 2.5 biometric risks per employee

	0	1	2	3	4	5+	AVERAGE
2017	9%	14%	17%	19%	18%	23%	3.05
2018	9%	15%	18%	19%	18%	21%	2.98
2019	10%	15%	18%	20%	17%	19%	2.89

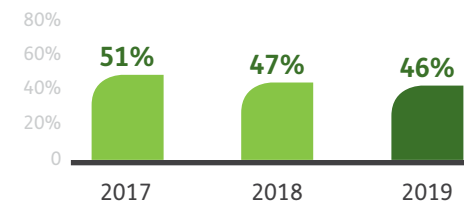
EXERCISE

GOAL: 50% of employees report they get at least 2.5 hours of exercise per week



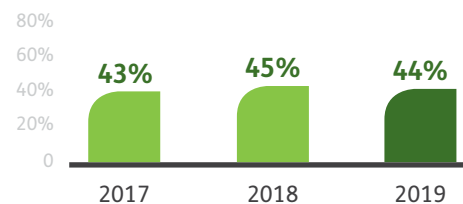
Go365®

GOAL: 50% of employees reach Gold or Platinum status



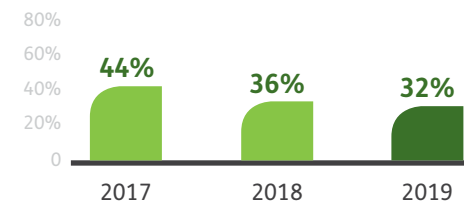
100 DAY DASH PARTICIPATION

GOAL: 50% participation in Dash



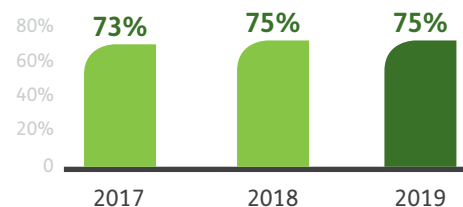
STRESS

GOAL: Reduce the number of employees reporting elevated levels of stress



OVERWEIGHT OR OBESE

GOAL: Decrease percentage of employees who are overweight or obese to 67%



EMPLOYEE WELL-BEING

In the eight years since we began working on our employee Bold Goal, we learned quite a few things. We have learned that it is important to cultivate a sense of contentment for today and maintain optimism that tomorrow can be even better.

We learned it is important to live what truly matters and find what is special in life. We learned that well-being is realizing the best in ourselves while also caring for others. We've learned our physical health can show improvement, yet our overall well-being may decrease if we don't take care of other aspects of our lives. And we've learned that our minds and our bodies must be viewed together for the complete picture of well-being.

Going forward, we have set two goals that inspire us to keep going on our well-being journey: 500,000 more Healthy Days and 90% of Humana teams reporting improved well-being. Healthy Days are calculated by a U.S. Centers for Disease Control and Prevention survey tool that measures self-reported mentally and physically Unhealthy Days over a 30-day period. By looking at more Healthy Days instead of a percentage decrease in Unhealthy Days, we can see more clearly how better choices lead to more quality time and feeling our best.

With our loftier goals, we're showing a willingness to push beyond our comfort zone. While Humana employees continued to experience more Healthy Days over our original 2012 benchmark, the number of Healthy Days in 2019 decreased by 152,000 compared to 2018, driven largely by fewer mentally Healthy Days. That means we need to evolve how we address these curves on our journey as well.

We're also making progress toward our new goals. Forty-five % of Humana teams showed well-being improvements from 2018 to 2019. Our new goal will help us pinpoint the progress and guide our learning in what works for happier, healthier lives for all.

We're on a new chapter of our employee well-being story as illustrated in the following sections, and it's time to push ourselves to reach for new goals and growth. Because "lifelong well-being" means we're in it for life.



BEHAVIOR AND LIFESTYLE

Exercise is an important part of a healthy life. If you want to feel better physically and mentally, sleep better and reduce your risks for chronic illness, you have to get your body moving.

We encourage Humana employees to get moving in many different ways. We know that not everyone enjoys the same exercises or has the same abilities, so we try to be as inclusive as possible when encouraging healthy behavior. Take the 100 Day Dash as an example. We want everyone to participate, even those with physical limitations and medical conditions. That's why we allow participants to propose their own personal method of 100 Day Dash participation. The Dash also leverages social influence on healthy behaviors, encouraging family member participation and partnering with The Humana Foundation to align charitable giving with milestone achievements.

For more information on our employee well-being efforts, see [Humana's 2019 Well-being Report](#).



JumpStart

Another way Humana encourages our employees to live a healthy life is by providing access to on-site fitness centers. A recent addition to our fitness center family, Wel at Humana, is a state-of-the-art wellness facility and destination in downtown Louisville, our corporate headquarters and hometown.

Humana joined forces with EXOS Works, Inc. (EXOS), our fitness center management partner, to co-create a 12-week immersive experience available exclusively to Humana employees who are Wel at Humana members. JumpStart is designed to drive health outcomes by providing participants with access to a community of others striving toward similar goals, specialized group fitness sessions, private educational workshops and web-based materials, customized workout programs, and direct access to professional fitness and nutrition coaches.

The results of the first group of participants were impressive. Twenty-nine of the 33 participants completed JumpStart, showing improvement in body composition metrics. The greatest improvement was in fat mass with participants averaging an 8.2% reduction in fat mass.

See more results below.



5 pounds average weight loss per participant



138.6 total pounds lost by program participants, representing \$2,714.60 in healthcare cost avoidance (per Humana study on Fiscal Impact of Overweight and Obesity)



69.5% improvement in recovery for all participants



8% improvement in V02 max, the maximum rate of oxygen consumption measured during incremental exercise, for all participants



40% average improvement in movement for all participants

“
This was a fantastic experience and a great start to working out and learning healthy behaviors.
”





“

I feel so much better overall. So much more energy and a happiness that wasn't there before.

”



“

The program is unlike any other well-being/weight-loss program I've been a part of at Humana. It works—at least for me. It's structured, holds you accountable, engaging, not overwhelming and provides the encouragement and resources you need to make a lifestyle change.

”



“

Right before I started the program my doctor had informed me that I was prediabetic and I needed to make some changes. Because of the benefits of JumpStart, my family and work family, I was able to stick with the program and make drastic changes in my lifestyle. Ninety days later when I returned to my doctor, she said I am no longer prediabetic. This program helped me reach that goal. I am forever grateful!

”



Preventive Care

Only 8% of U.S. adults 35 and older receive all recommended, high-priority preventive care services, and 5% do not receive any at all. A recent study by researchers at the American Cancer Society found certain cancers – colorectal, kidney, multiple myeloma, gallbladder, pancreas and uterine – are increasing more rapidly in people younger than 50 than in those older than 50.

At Humana, we encourage our employees to get preventive care screenings and experience more Healthy Days. We want them to catch chronic conditions, diseases and illness as soon as possible, so they can take action for a healthier tomorrow.

Although Humana provides 100% coverage of a range of preventive care services for employees, use of these benefits is less than optimal. Some

reasons employees cite for not taking advantage of these services include:

- Not having time
- Not understanding if the preventive care service is covered by health plan
- Not knowing which services are needed when and why

We also want our employees to know that preventive care is so much more than cancer screenings and immunizations. It also includes having a primary care physician, becoming health literate, taking medications as prescribed and childproofing your home. In short, it means taking a series of daily actions today for a healthier tomorrow.

Breast cancer screening adherence for female Humana associates

Based on cohort of 5,000 eligible female associates active on a health plan from 2015–2018, ages 40–43 who completed one screening every 1–2 years.



WORK SEGMENT

32%–52%
variability across segments



WORK STYLE

Work at Home 42%
Traditional 47%



CLINICIANS

Physicians 42%
Nurses 44%
Pharmacists 58%



ETHNIC ORIGIN

Hispanic/Latino 29%
African American 40%
Asian 40%
White 47%



WOMEN IN THE LOWEST SALARY BAND

2x LESS likely to get a breast cancer screening



WOMEN WITH A PRIMARY CARE PHYSICIAN

3x MORE likely to get a breast cancer screening

“

The time to relax is when you don't have time for it.

”

SYDNEY HARRIS, AMERICAN JOURNALIST AND AUTHOR
OF “STRICTLY PERSONAL” COLUMN

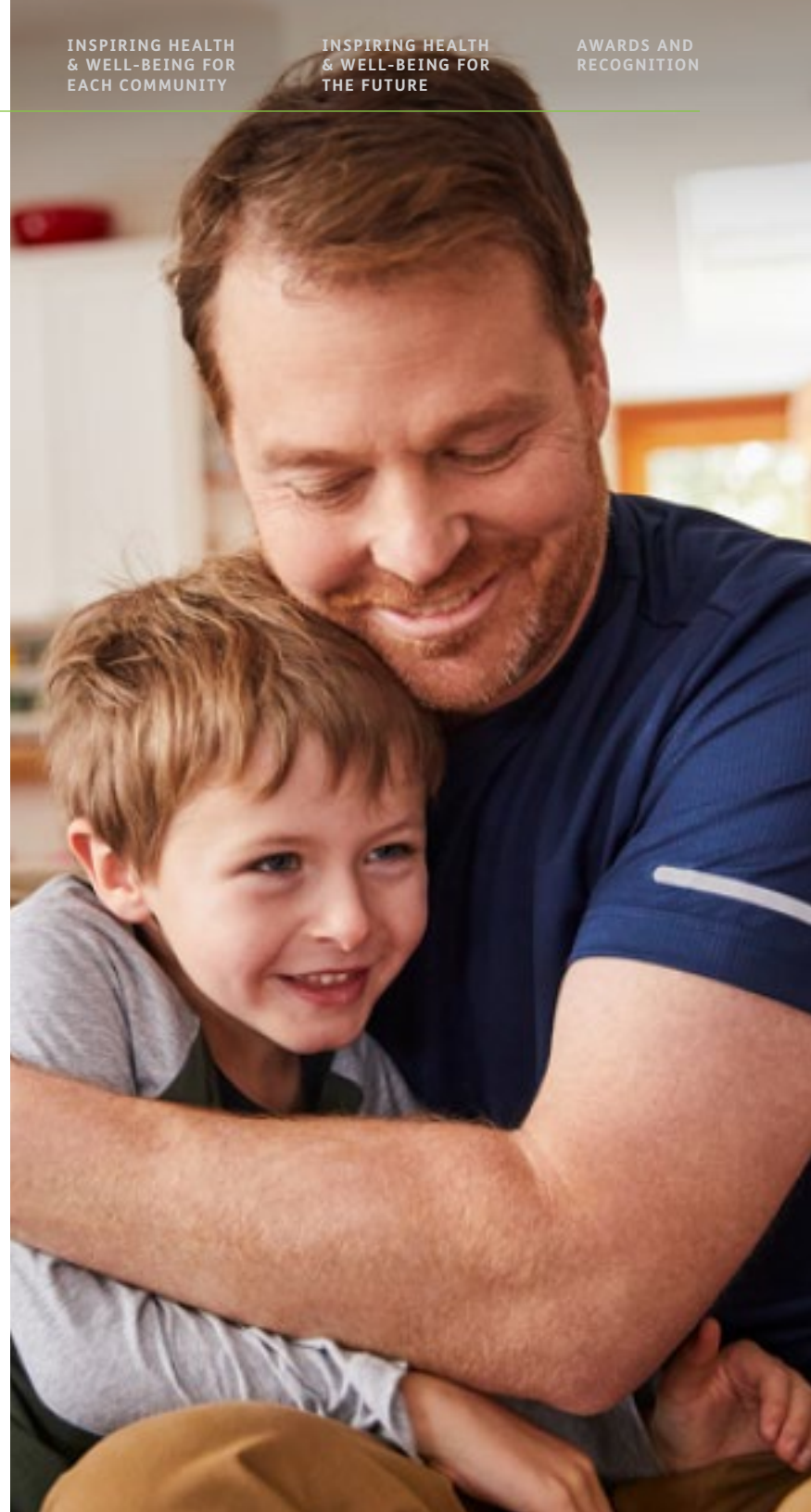
Stress

While a little bit of stress can be beneficial and motivating, the impacts of chronic or unchecked stress can be devastating to health and well-being—body, mind and spirit. It is essential to learn to recognize stress, identify your own personal triggers and develop the skills to make you resilient.

32% of Humana employees
are using Take 10 with
their families and friends

Regardless of where the stress comes from, Humana wants to help our employees recognize and overcome stress. Our Take 10 for Yourself program offers simple, inclusive and holistic ways for Humana employees to spend at least 10 minutes a day focused on self-care. Each person can customize Take 10 to their needs. It includes on-demand content, weekend text messages, video workouts, nutritional tips, yoga, mindfulness and meditation, and a suite of videos that make it possible for all to participate.

With a mix of work environments ranging from office cubicles and collaborative workspaces to home offices and in the field, it is especially important to give employees the ability to manage stress wherever they may be.





Employee benefits

At Humana, we recognize that we all play a part in bringing our strategy to life. Our employees work hard to help people. In turn, we offer them a variety of benefits to promote their well-being, including the following:

Hover over each icon to learn more

NATURAL DISASTER AND CRISIS EVENT SUPPORT

Sometimes the things that affect our health and well-being are unforeseen and not easily controllable. Natural disasters and crisis events can take a serious toll on health and well-being as people cope with the stress of rebuilding lives and communities.

In 2019, our employees, members and communities dealt with wildfires, floods, active shooters, tornadoes, hurricanes, a neighborhood explosion and building closures. After each event, Humana offered early prescription refills and free and suspended prior authorization requirements, as well as community-wide access to a crisis intervention hotline and counseling services. Some of our employees received assistance from Humana's Helping Hands, a program that provides financial support to qualified employees who face unexpected hardship from a tragic, isolated event.

“

I have no words for the pride I felt for Humana's reminder that our Employee Assistance Program is there for us during a time when we were recovering from tornadoes and then taken to our knees with a mass shooting. Thank you, Humana. We all need a helping hand in our lives.

”

MARY SANDERS, MARKET DEVELOPMENT ADVISOR,
MEDICAID/LTSS/DUALS OPERATIONS

We also reached out to every potentially affected member and employee following local incidents, letting them know how to access care and obtain help if needed. Eighteen of those 26 incidents were a collaborative effort between eCIRT, Humana Safety and Security Fusion Center (Fusion Center), Humana's Employee Assistance Program and our HR department. The eight remaining incidents were isolated circumstances warranting well-being checks completed by HR.

Overall in 2019, Fusion Center coordinated responses to more than 100 safety and security incidents, sending more than one million emergency communications to employees and contractors regarding natural or man-made disasters. Major responses included Hurricane Dorian, the political crisis in Puerto Rico, and active shooter incidents in Dayton, Virginia Beach, Aurora and El Paso. In 2019, the Fusion Center also published and kept a close eye on more than 70 incidents covering inclement weather, civil unrest and travel security.

INCLUSION AND DIVERSITY

At Humana, we strive to create an inclusive culture and meaningful work environment where our employees feel welcome and safe to be their true selves. Through Humana's inclusive environment, we support and encourage our employees to maximize their potential and bring their A-game to work every day.

We see diversity as an asset and a driver of innovation that helps us better serve our members. Humana embraces the diversity of the communities we serve, and we reflect that in our commitment to our employees.

HUMANA EMPLOYEE DIVERSITY, 2019



WOMEN

72%
of workforce

47%
of new hires

59%
of total
management

17%
of Humana Board
of Directors



PEOPLE
OF COLOR

42%
of workforce

58%
of new hires

25%
of total
management

17%
of Humana Board
of Directors

MAKING HEALTH AND WELL-BEING EASIER

Health is not linear. Every member is unique, and every community is different. One way to make it easier for people to achieve their best health is to meet them where they are.

In 2019, Humana helped create the [“More Healthy Days” Barbershop and Beauty Salon Tour](#). It’s a one-stop shop for hair and health, serving people living in Kansas City, Missouri, who have limited access to care.

In partnership with the Black Health Care Coalition, this initiative tackles barriers to care like cost and accessibility at the local level. It also addresses other social determinants of health, such as social isolation and food insecurity, which are associated with adverse health outcomes.

Another way to make health easier is to focus on unique needs. The lesbian, gay, bisexual, transgender and queer community has specific health needs that deserve attention and resources. With the help of Pride, Humana’s LGBTQ & Allies Network Resource Group, Humana launched an online resource for this community—[LGBTQ Health page](#).

Caregivers hold a great deal of responsibility and oftentimes that comes with extra stress. Doctor appointments, house work, personal care, legal issues—these are all common obstacles facing caregivers. With the guidance of the Caregivers Network Resource Group, Humana offers [resources and tips](#) so caregivers can find the support they need to help their loved ones.

Hover over each icon to learn more

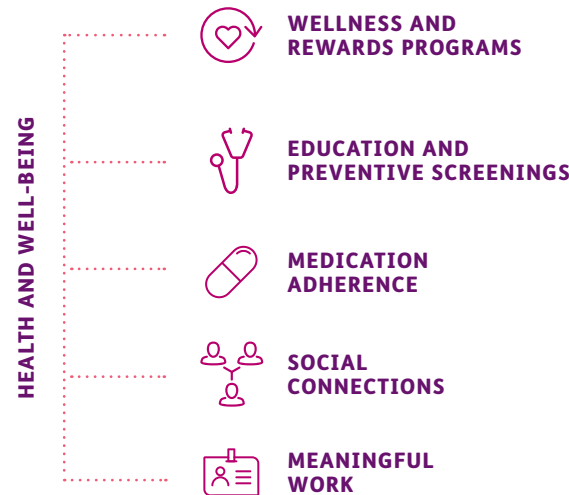


HUMANA MEMBERS

Humana's millions of health plan members are spread across the country and each is on their own journey to well-being. More than 90% of our Medicare Advantage members have at least one chronic condition. More than 80% have at least two chronic conditions. Everyone's path is different, and everyone faces different obstacles. We're here to provide the assistance they need to overcome barriers to health. Often, we find the first barrier people encounter is access to healthcare. That's more than just having the ability to see a doctor.

That means access to the programs, tools, services and education that help our members achieve their best possible health, such as:

- Programs like Go365, Humana's wellness and rewards program
- Access to and education about preventive screenings crucial to catching disease and illness as early as possible.
- Medication adherence programs to ensure our members are getting and taking medications as prescribed and thinking of new ways to help people age in place



- SilverSneakers® fitness classes and increasing social connections by meeting new friends at Humana neighborhood centers
- Helping veterans and military spouses find meaningful work that contributes to their sense of purpose.

Altogether, access to healthcare means we try to give our members everything they need to achieve their best health.

HUMANA GROUP MEMBERS AND Go365

	Go365 PARTICIPATION			Go365 ENGAGEMENT		
SMALL GROUP (1-99)	23%	22%	24%	9%	12%	13%
LARGE GROUP (100+ employees)	37%	38%	51%	19%	22%	32%
TOTAL	28%	28%	45%	12%	15%	24%
	2017	2018	2019	2017	2018	2019

GETTING ACTIVE IN 365

We urge our members to get active in Go365, Humana's wellness and rewards program. Receiving rewards for healthy activities and achievements helps people get on the path to better health.

Sometimes people need a little extra motivation to get active with Go365. From September to November 2019, the Go365 Participation Giveback Challenge offered Humana commercial sales employees the chance to compete against each other to achieve the highest percentage of increase in Go365 employer group participation and engagement. The winning team in each market received \$2,000 to donate to a local or national charity of their choosing.

The winning Go365 Participation Giveback Challenge teams chose to donate their winnings to the following organizations:

- Cincinnati Market Office
[Brighton Center](#)
- Louisiana Market Office
[Angels' Place](#)
- Tennessee Market Office
[West Nashville Dream Center](#)
- Illinois Market Office
[Chicago Children's Advocacy Center](#)
- Central Texas Market Office
[St. Jude's Children's Hospital](#)

“

Among Humana's Medicare Advantage members, more than 90% have at least one chronic condition. More than 80% have at least two chronic conditions, making prevention and medication adherence pivotal in their healthcare.

”

Medicare Advantage members

Medicare Advantage and Part D plans are rated based on how well they perform in several categories, including quality of care for members and customer service. Star Ratings range from 1 to 5 stars, with 5 being the highest rating. The ratings are important to potential members as they compare plans based on quality and performance, and they're important to Humana because higher ratings enable us to improve member benefits and help more people achieve health and well-being.

Our goal is to have as many of our members as possible in 4-Star or higher plans. Our latest results, received in 2019, show that 94% of Humana's MA members were enrolled in 4-Star Rated plans or higher, a 5% increase over 2018.

Part of our work to receive high Star Ratings involves making sure our members receive the medical screenings they need each year. These screenings can save lives and help make sure our members are treated as soon as possible when facing health issues.

THREE-YEAR DISEASE SCREENINGS AND OUTCOMES ANALYSIS

Breast cancer screening

Members eligible for breast cancer screening	652,463	667,612	668,613
Breast cancer diagnoses	23,444	23,949	24,152
Diagnoses per 1,000 eligible members	35.9	35.9	36.1
	2017	2018	2019

Colorectal cancer screening

Members eligible for colorectal cancer screening	1,519,426	1,608,238	1,577,492
Colorectal cancer diagnoses	11,742	12,398	10,574
Diagnoses per 1,000 eligible members	7.7	7.7	6.7
	2017	2018	2019

Retinopathy (various eye diseases) screening

Members eligible for retinopathy screening	637,844	667,875	656,911
Retinopathy diagnoses	116,797	126,701	129,195
Diagnoses per 1,000 eligible members	183.1	189.7	196.7
	2017	2018	2019

Nephropathy (kidney disease) screening

Members eligible for cdc-nph hedis measure	637,844	667,875	656,911
Nephropathy diagnoses	199,296	212,256	196,412
Diagnoses per 1,000 eligible members	312.5	317.8	299.0
	2017	2018	2019

Medication management

It is important to take medications as prescribed, especially for those with chronic conditions. It is also important to make sure someone taking multiple medications for multiple conditions doesn't encounter any unintended side effects or interactions. We help our Medicare Advantage members manage their medications via specialized programs, such as the One Medication List.

One Medication List

Humana's One Medication List (OML) is an on-demand database that shares near real-time information related to members' medications, allergies and vaccinations information across disparate clinical platforms. OML helps clinicians know of any discontinued medications, drug interactions, over the counter meds taken and other important factors.

The OML database is connected to 13 Humana internal systems and one external system. OML functions as a single source for members' medication lists with input from pharmacy claims, pharmacists, nurses, care managers, case managers and members. The value of OML is to provide clinical teams with a better picture of a member's medications by collecting manually added information. OML also decreases the time required to keep medication lists updated, which allows clinicians more time to care for the member.



2019 ONE MEDICATION LIST FACTS

Total medications (active and inactive)	21,999,115
Total Humana members in OML	1,425,156
Total medications added by members	552,791
Total Med Lists with at least one verified medication	521,302



Mary's Story

Mary K., a Humana and SilverSneakers® member from Fairhope, Ala., has overcome many challenges and hardships throughout her 96 years. She even served her country during World War II. When faced with obstacles, she's bounced back every time, partly due to her principle traits of perseverance, hard work, physical activity, a positive attitude and a sense of humor.

Mary credits several key decisions along the way with helping improve her life. At age 50, she quit smoking cigarettes,

joined a gym and began to eat healthier. Then, at age 90, Mary hit a higher gear when she joined SilverSneakers. She attends Thomas Health & Fitness in Fairhope.

Her physical activity moved to another level when she began running competitively. She hasn't stopped. In three years, the petite (4' 10") woman has completed 12 races and won multiple gold medals at the National Senior Games.

Mary has a vivacious personality and encourages others to live life out loud. She truly lives out her life motto: "Never give up, give it your best, celebrate the smallest of steps/achievements."

Mary is grateful for her SilverSneakers family and says, "I can't thank them enough for their help and support." Her SilverSneakers family feels the same about Mary and nominated her for the 2019 SilverSneakers Swanson Award, for which she was selected as a finalist. She truly represents what SilverSneakers is about.

SilverSneakers

Since 2004, Humana has offered SilverSneakers, the nation's leading fitness and lifestyle program designed for seniors, at no additional cost to our Medicare Advantage members. Available at thousands of participating locations,* SilverSneakers offers physical activity for improved physical health and social opportunities to address social isolation and loneliness. Whether attending proprietary classes* or using other amenities,** members have a great place to meet up with friends and make new ones. In addition, the program offers online video workouts and a convenient mobile app for today's tech-savvy members.



KEY SUCCESSES

Data
from 2019
SilverSneakers
Annual
Member
Survey

72

average
participant age

86%

of members say the program has
improved their quality of life

88%

feel healthier
overall

74%

less likely to score positive for
depression vs. the average
older adult not enrolled in
the SilverSneakers program

94%

say their health
is good, very
good or excellent

58%

of program participants report that
they've made new and valuable
friendships through the program

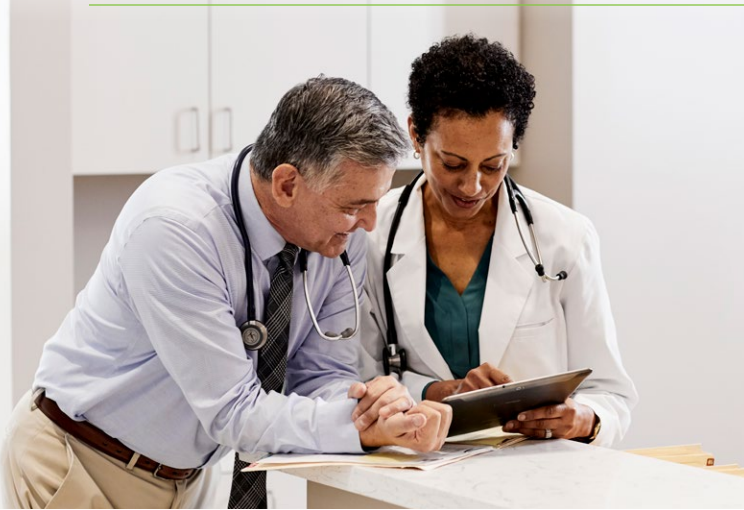
26

number of Healthy Days
per month SilverSneakers
members report having

SilverSneakers is a registered trademark of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.

* Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

** Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.



PREVENTION, OUTCOMES AND UTILIZATION

The results show the percentage difference between Humana MA value-based care arrangements and Humana non-value-based.

PREVENTION

+9%

Colorectal cancer screenings

+9%

Breast cancer screenings

MANAGEMENT AND ADHERANCE

+21%

Blood sugar control

+11%

Rheumatoid arthritis management

UTILIZATION

-7%

ER visits

-5.6%

Hospital admissions

VALUE-BASED CARE

Value-based care relies on health plans, physicians, clinical providers, hospitals and communities to make a unified effort to improve health outcomes. The goal is to focus on value and move away from the traditional fee-for-service system—one that incentivizes providers to deliver more services, routinely resulting in fragmented care and leaving patients to navigate a complex system by themselves.

We see the collaboration between healthcare providers and health plans like Humana intensifying. Physicians in value-based agreements with Humana are evolving and seeing results. Humana's Medicare Advantage members with primary care physicians in value-based agreements are getting more preventive screenings, experiencing better health outcomes, and are lowering their healthcare costs. Our value-based arrangements are helping patients, and we detail those successes in our [Value-based Care Report](#).

Two-thirds of Humana MA members are assigned to primary care physicians with value-based agreements. That means we worked closely with more than

60,000 physicians, supporting them in the care of their patients and helping them make positive health outcomes possible in 2019. Those partnerships include more than 1,000 agreements across 43 states and Puerto Rico.

Physicians in value-based arrangements encouraged more engagement from their Humana MA patients, resulting in patients receiving or experiencing:

- Overall preventive screenings at least 3% more often than those in an MA non-value-based setting.
- Preventive screenings as much as 21% more often in categories such as colorectal cancer, osteoporosis and blood sugar control than those in an MA non-value-based setting.
- More adherence to statins, hypertension and diabetes medications than those of non-value-based doctors.
- Fewer emergency room visits and hospital admissions compared to non-value-based arrangements.

- Higher overall Healthcare Effectiveness Data and Information Set (HEDIS®) scores (43% higher compared to those treated at non-value-based practices).

Value-based care also benefits healthcare providers. Primary care practices in Humana MA value-based payment agreements received more of the healthcare dollar spent nationally on healthcare costs than their fee-for-service counterparts.

- Physicians in value-based arrangements with Humana received 15.5 cents for every national healthcare dollar spent, while physicians in non-value-based settings received only 6.3 cents for every healthcare dollar spent. [The national Medicare average is 4.88 cents.](#)
- Humana value-based care physicians earn an average of 167% of Medicare's fee schedule. Those physicians in the most advanced stage of our primary care continuum earn on average 250% more than the Medicare fee schedule.



Social determinants of health

In the value-based care approach, clinicians are increasingly finding that patients need more than treatment for their presenting clinical complaint.

In many cases, social, economic and environmental circumstances are at the root of why patients aren't achieving their best health outcomes.

Food insecurity ranks among the most common of the social determinants and is one of Humana's areas of focus. Humana's Bold Goal, a population health strategy that uses the U.S. Centers for Disease Control and Prevention's Healthy Days assessment tool to measure unhealthy days, found that those who are food insecure experience 26.6 unhealthy days per month on average.

We find that more value-based care practices are addressing social determinants of health—particularly food insecurity—as part of their

routine care. Take Mountain Comprehensive Health Corp. in Whitesburg, Kentucky, and Doctors' Care in Gadsden, Alabama, for example. Physicians in those practices routinely ask patients about all of the things taking place in their lives that potentially affect well-being. Depending on the conversation, physicians will adjust medications or connect patients with community resources to address their needs.

Mountain Comprehensive started its Farmacy program in 2015, helping patients with food insecurity receive better nutrition. By giving patients "prescriptions" for healthy food at the local farmers market, food becomes the medicine instead of pills.

Farmacy has helped people lose weight and decrease their BMI during the growing season. In addition, physicians have noted measurable drops in A1c levels, blood pressure and cholesterol for Farmacy participants.



Dr. Van Breeding, Director of Clinical Affairs Mountain Comprehensive Health Corp.

"We really stress preventive care to our patients. You may come in for a sinus infection or a cold or an acute illness, but we look at the preventive portion too on every patient. We try to talk to them about family history of cholesterol problems, diabetic problems, lack of food, proper nutrition and, while they're here, check their diabetic levels. We've really tried to make our clinic a one-stop shop.

"We're always trying to be innovative and be a community health service, a place people want to come.

"We all work together in this community to make our community healthier. In the last three years, our community's health has dramatically improved. It's because of working toward that we've achieved these goals, but it takes the whole team. Financially, it comes back because patients don't have to spend as much money for medicines, and they're not as costly to healthcare in our area."

HUMANA MILITARY

Humana Government Business, Inc., d/b/a Humana Military, has been a proud partner of the Defense Health Agency (DHA) for 23 years and currently serves as the contractor for the TRICARE East Region Health Plan. Humana Military's mission is to improve the lives entrusted to our care by collaborating with the military community to create the right access, better health outcomes and a simplified experience for beneficiaries and healthcare providers. Alongside the DHA, we provide a population health view and develop customized interventions that fit the military's unique needs, enabling timely access, high-quality care and cost management. We are honored to serve our nation's military, their families and military retirees through healthcare delivered both inside military hospitals or clinics and by network providers.

POPULATION HEALTH

Humana Military's Office of Population Health launched in 2019 and currently focuses on three key social determinants of health and health behaviors that affect the military communities in San Antonio and Jacksonville, Florida:

- Loneliness/lack of social connectedness
 - 1% of the U.S. population has served in the military since 2001
 - Nearly 90% of military spouses report "feeling lonely"
 - 43% of military community respondents have at some point chosen to live apart from their spouse—the most common reasons are children's education and spouse's career
- Food insecurity/nutrition/healthy food choices
 - 20% of households served by Feeding America include at least one member who has served in the military

- 15% of military community respondents reported difficulty providing enough food for their families
- Tobacco and alcohol use
 - Military personnel who have been deployed are 50% more likely to smoke than personnel who have not been deployed.

“
**I don't eat. It's as simple as that.
 If my kids need food and there's no
 money until payday, I don't eat.
 It's not a hard question to work out.**
 ”

ANONYMOUS MILITARY FAMILY ADVISORY
NETWORK (MFAN) SURVEY RESPONDENT

ORGANIZATIONAL STATISTICS

Beneficiaries served	Approx. 6 million
Served beneficiaries in	33 states
Prime Service Areas (PSAs)	162
Beneficiaries in care management programs or evaluated any given day	30,000





"I wanted to feel a sense of belonging and purpose in my career. My husband is in the military which caused us to move to Pennsylvania (across the country) where we didn't know anyone. I still feel fortunate to work for a company that allows me to have a career, even as a military spouse. It has been such a stress relief knowing my position would be able to move with me."

– Brittany L., Senior Value-Based Programs Professional, Military Spouse



"I'm a disabled veteran and finding a role that challenged me but did not impact my disabilities was important. Humana prided itself in recognizing my service to this country."

– Nicholas H. Business Support Coordinator, Veteran

EMPLOYEE DEVELOPMENT

Humana Military values our beneficiaries and our employees work hard to provide them with top-notch service. Training our employees to deliver that care is a priority. As part of our employee development efforts, Humana Military brought in an expert on evidence-based treatments for combat-related post-traumatic stress (the STRONG STAR Training Initiative) to train nearly 150 of our behavioral health and integrated care team members. Employees who completed the training are now empowered to better connect our beneficiaries with the most effective care for post-traumatic stress.

Additional development offered included:

- **Military caregivers and the caregiver experience webinars**—The director of programming at the Elizabeth Dole Foundation trained 220 Humana Military employees via live webinars on the topics
- **Senior Leadership chat**—Each year, an average of 200 Humana Military employees sit down with a member of the Executive Committee for an informal chat session
- **Leadership lunch 'n' learns**—Each year, an average of 300 leaders attend a monthly informative presentation about a different area within Humana Military
- **Training; chats with senior leaders; lunch 'n' learns and formal classes**—More than 300 training classes are conducted

VETERANS HIRING INITIATIVE

Since 2011, Humana has been intentional about recruiting veterans and military spouses, part of a highly skilled talent pool. To help maintain our commitment to veterans, Humana seeks veterans and military spouses for employment opportunities. In 2019, Humana hired 432 veterans and military spouses. We recently hit a major milestone in our efforts to recruit and hire veterans and military spouses. In October 2019, we surpassed 5,000 hires since the initiative began.

HUMANA MILITARY COMMUNITY IMPACT

- Employees donated more than \$3,000 to Toys for Tots—Humana Military's 15-year partnership with Toys for Tots and the Marine Corps Reserve has garnered more than \$260,000 in cash donations from Humana Military employees.
- Humana Military employees tracked more than 15,000 volunteer hours in 2019

- Sponsored 41 events, totaling \$553,000—highlights include:
 - **Mission Healthy Baby, March of Dimes** - Benefits military families with average rank of E-4 in the Pensacola, Florida, area by providing free pregnancy and newborn health information and support services to help them have one less thing to worry about and have healthy, full-term babies. In addition to the resources and health information, families are “showered” with donated products to defray the costs of baby essentials.
 - **USO Mayport Food Pantry** – Benefits active duty service members, veterans and their families who are facing financial challenges and food insecurity. We supported the bi-weekly stable food pantry restocking for 12 months averaging 4,000 to 5,000 pounds each time and supported the larger Mobile Pantry events.

FIGHTING FOOD INSECURITY

Having consistent access to enough food for an active, healthy life is critical to people’s well-being. In the United States, however, **more than 37 million people** – some of whom are veterans—were food insecure, struggling to feed themselves and their families, often not knowing from where they will get their next meal. To further support veterans and help reduce food insecurity, Humana partnered with Feeding America, the United States’ largest hunger-relief organization, to drive food donations and raised awareness of food insecurity with a focus on helping veterans last year.

SUPPORTING SMALL BUSINESSES

In 2019, Humana Military’s spend on small businesses in support of the current TRICARE East contract included:

more than
\$34M

Small business (overall)

more than
\$4M

Small woman-owned business

more than
\$1M

Small Veteran-owned business

more than
\$880,000

Small service disabled Veteran-owned business

more than
\$3M

Small disadvantaged (minority) business



Honoring Veterans and Addressing Food Insecurity
at the Rolling Thunder Run



HUMANA AT HOME

Humana At Home helps people remain independent at home, including helping people with chronic conditions, such as diabetes and heart conditions, 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% better health outcomes than those who don't. People with chronic obstructive pulmonary disease (COPD) experience a 5% improvement in long-acting bronchodilator use, a critical component of their care routine that drives stabilization and improvement in health.

HUMANA NEIGHBORHOOD CENTERS

Humana has 58 neighborhood center locations, places where the public can engage in health in a fun and holistic way, across the U.S. At the Centers, 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 2019, more than 11,000 people participated in one of Humana's 15 chronic condition programs, learning about topics ranging from anxiety and arthritis to depression, diabetes and heart failure.

HUMANA'S SURPRISE 100TH BIRTHDAY CELEBRATION

WWII veteran Sergeant Major Earl Forstall celebrated his 100th birthday at Humana's New Orleans neighborhood center in September of 2019. "I never thought in my wildest dreams I'd live to 100," Sergeant Forstall said. His tips for longevity? "I work in my vegetable garden every chance I get. I come to the Humana center every Wednesday to do strength and balance and yoga...I never stop moving and looking forward to another day."

SILVERSNEAKERS INSTRUCTOR OF THE YEAR RECOGNITION

Each year, thousands of instructors help to activate SilverSneakers programming across locations—including Humana neighborhood centers. Instructors are significant influences on how participants feel about Humana community programs; they serve as the faces within the centers that help drive awareness and engagement at our locations.

In 2019, one of Humana's instructors—Barrett Murphy—was named the SilverSneakers Instructor of the Year. "Coach," as Barrett is affectionately known, was selected from a pool of 1,250 applicants for his commitment to encouraging health and well-being for others.

HUMANA NEIGHBORHOOD CENTERS, 2017–2019

FITNESS	131,145	155,352	194,318
HEALTH EDUCATION	14,283	19,635	91,395
SOCIAL ATTENDANCE	70,890	71,309	188,559
FLU SHOTS	4,093	5,802	3,188*
	2017	2018	2019

691K

Yearly visitation in 2019

61K

Yearly visitation to customer service and virtual customer service in 2019

*Flu shot vaccinations decreased due to change in strategy to target those with the highest risk of complications.

“
**For us in
San Antonio, at the
San Antonio Food
Bank, Humana has
been a key player
in our community.**
”

MICHAEL GUERRA,
CHIEF DEVELOPMENT OFFICER,
SAN ANTONIO FOOD BANK





INSPIRING HEALTH AND WELL-BEING FOR EACH COMMUNITY

When communities thrive, we all win

Humana recognizes that we are part of a bigger community—one that is linked to our members, our employees, our suppliers and our neighbors. We are dedicated to the well-being of people, and that is why we invest in communities across the country. Helping communities and the people in them grow stronger benefits all of us. That's why we are so focused on partnering with the communities and making positive impacts on them.

What follows are some of our favorite examples of how Humana's work to inspire health and well-being for the communities we serve made a real difference in people's lives in 2019.



Our Bold Goal

Humana

BOLD GOAL

Humana has a long history of working to positively impact the health of communities. Since launching our Bold Goal effort in 2015, we have learned more about how to serve our communities and members. Our Bold Goal effort has grown significantly and through the process, we discovered how important it is to get personal and determine what services are best to make a difference in members' lives.

By making those connections and creating an environment in which members felt comfortable engaging with programs and interventions, we saw increased screenings for social determinants of health. We topped that off with creating more and better resources for members and caregivers to address those needs.



Total 2019 screenings: **2,623,712**

Average per member screened: 3.5

Seeing progress in social needs identification

We recognize that health needs go beyond medical care. It's also important to understand the social, environmental and lifestyle factors that dramatically affect an individual's well-being.

Throughout 2019, Humana put increased emphasis on conducting social-related health needs screenings, discussing with members their needs such as having access to healthy food, transportation and social support. We entered 2019 with a goal of completing 1 million screenings. With the help of numerous resources across the enterprise, we far exceeded that goal, achieving over 2.6 million screenings, with an average 3.5 social-related health needs for each member screened.

Our key focus areas remain addressing food insecurity and loneliness and social isolation. It's critical that we not only screen our members, but that we also help address those needs through referring them to the right resources. We address those needs in various ways and saw many members take advantage of support offered. We are establishing future goals for screening that will include a targeted percentage of verified interventions.

Comprehensive health screener enables fuller understanding

While we have made great progress increasing the number of screenings and providing meaningful referrals, we still have much work to do. Health is complex, and our goal is to understand people more holistically, not just as a series of specific needs. To that end, we are administering a comprehensive social health screening that will go beyond the social needs we focused on in past years.

The comprehensive screener enables us to create a more complete picture of the whole social health needs of the member, allowing us to better tailor support to their needs. For instance, if we know someone is experiencing both food insecurity and transportation barriers, we may need to explore a meal delivery intervention or offer nonmedical transportation to help close a food insecurity gap.

We are confident that a well-executed screening and closed-loop referral process will enable us to deliver whole-person health to individuals and measurably improve population health outcomes.



Humana and the University of Houston disrupting clinical training models

In the last year, Humana worked to further its partnership with the University of Houston on a 21st century approach to clinical training that includes the use of nonmedical experts in solving for health-related social needs.

The Humana Integrated Health System Sciences Institute (the “Humana Institute”) at the University of Houston was created to disrupt the way we train healthcare leaders of tomorrow with a focus on advancing population health, improving health outcomes and expanding the use of value-based payment models.

The venture unites the university’s new College of Medicine with its existing Colleges of Nursing, Optometry, Pharmacy, and Social Work. A \$15 million gift over 10 years from Humana is helping to defray startup and operational costs for the College of Medicine, as well as fund endowed chairs for each of the five colleges.

Because improving health also means collaborating with those who are experts in overcoming social determinants of health, it is important to our organizations that health-related social needs screening and resourcing integrate with specialty, pharmacy and primary medical care.

For the past year, the Humana Institute has been working across multiple colleges, including the clinical colleges, as well as the Honors College and Colleges of Business and Education, among many others. With preliminary accreditation for the College of Medicine, medical students will work alongside nurses, pharmacists, social workers and other health-related professions to deliver integrated, whole-person healthcare.

The first class of 30 medical students will begin in July 2020, and each student will receive a four-year scholarship worth \$100,000.

University of Houston’s future clinicians will work in teams and be fluent in assessing the social determinants of health. They will be trained to understand the nuances of how patients’ home lives are affecting medication adherence and nutrition. And when those red flags go up, they will connect—not just refer—patients to resources who can help them, resulting in overall improved health outcomes and improved population health.

In 2019 alone, the Humana Institute launched more than 15 cross-functional programs and facilitated more than 10,000 hours of interdisciplinary clinical training for Humana associates and University of Houston students, faculty and staff.

The Humana Institute established collaborative, cross-functional learning and continuing development opportunities attended by more than 6,000 Humana associates and University of Houston students, graduates, faculty and staff, as well as widely attended lectures and a “Lunch and Learn” series.

“In just a little over a year, the College of Medicine has gone from concept to accreditation with faculty and staff on board and now admitting students, as well as framing curriculum,” said Tray Cockerell, Director of Strategic Relationships at Humana. “The benefit to patients is going to be more coordinated care, delivered by teams who are armed with an essential understanding of how health-related social needs factor into clinical outcomes, as well as connected community resources able to provide needed support to patients.”



CREATING SOCIAL NEED PLATFORMS

Humana is invested in making sure members get the services they need to improve their health and well-being. Integral to that mission is a way to inventory and respond to those needs.

In the last year, we've begun working with Social Health Access Referral Platforms (SHARPs), different platforms with similar functions that provide technology to connect community health organizations to the most critical social health resources within their communities in a seamless, measurable way.

The association between health-related social needs and health outcomes has created opportunities for clinicians, case managers, social workers, community based organizations and staff to screen for social determinants of health, such as loneliness and food insecurity. When both the need and the resource are identified, a SHARP helps us track that the referral was utilized and that the desired outcomes were achieved.

SHARP tools:

- Navigate on behalf of members needing assistance
- Facilitate referrals to programs
- Track utilization of programs
- Understand the impact of program participation on an individual's health

The platform tracks the resource allocation of an individual community and is continuously updated. The referrer can see, in real time, what organizations are able to serve the patient's needs and when the referred agency has filled that need, it reports back to the referrer.

This additional health-related resource information is important to keep all people involved in the care of that individual apprised of their current access to and utilization of resources, including primary care clinicians, care managers at Humana and any specialists who are treating them. Without a SHARP, there is no mechanism to close the loop on referrals, utilization and outcomes.

As Humana integrates with these platforms, the benefit to our members is measurable. The member receives customized information that will help improve their health, and the community partners and providers have access to this information easily and in an efficient platform, which can be used in the patient's treatment plan. This model also makes it more efficient to track and proactively address health-related social needs before they negatively impact the member's health.

Coordinated care platform



There is additional information that can be obtained with SHARP tracking, such as which areas of the community are hot spots for food insecurity and which areas of a city where members live are “deserts” for resources. These learnings are useful for philanthropic purposes and additional resource deployment.

Each community is unique, and there may be different primary platforms depending on the market, but taking a community-based, Bold Goal approach to assessing the right platform for Humana integration is critical. Regardless, across all platforms, the goal is the same: to get members who are screened for health-related social needs connected to a resource that can help them and then to close the loop with the referrer once the need is filled.

THE HUMANA FOUNDATION

Improving community health means investing money and time on a local level, helping community members achieve greater health equity.

The Humana Foundation works with community partners to create more healthy days together and encourage greater health equity. By focusing on social determinants of health, The Humana Foundation can focus its philanthropic investments on helping local leaders, cultures and systems work to improve and sustain positive health outcomes.

STRATEGIC COMMUNITY INVESTMENTS

Health is local. It takes time, a deep understanding of the community, and strong relationships to create change and greater health equity for all residents. That's why The Humana Foundation's **Strategic Community Investment Program (SCIP)** partners with local organizations for up to three years, depending on specific, measurable results, to address social determinants of health in Bold Goal communities.

In 2019, The Humana Foundation's SCIP invested \$7.6 million in eight of Humana's Bold Goal communities, including two new investments in New Orleans and continuing and expanded investments in seven additional Bold Goal communities. The Humana Foundation partnered with **Kingsley House** and **Growing Local Food Collaborative** in New Orleans, investing a combined \$1 million to address financial asset security, post-secondary attainment and sustaining employment and food security in their community.

THE HUMANA FOUNDATION'S NEW, CONTINUING AND EXPANDED SCIP COMMUNITIES INCLUDE:

BATON ROUGE, LA
→ [Healthy BR](#)
→ [HOPE Ministries](#)

BROWARD COUNTY, FL
→ [Broward Community & Family Health Centers](#)

JACKSONVILLE, FL
→ [The University of Florida](#)

KNOXVILLE, TN
→ [InterFaith Health Clinic](#)

LOUISVILLE, KY
→ [Family Scholar House](#)
→ [Metro United Way](#)

NEW ORLEANS, LA
→ [Kingsley House](#)
→ [Growing Local Food Collaborative](#)

SAN ANTONIO, TX
→ [Older Adults Technology Services](#)
→ [The San Antonio Food Bank](#)

TAMPA, FL
→ [Feeding Tampa Bay](#)



Top photo: Jada
At bottom: Dawn

Addressing food security and social connectedness in Baton Rouge Healthy BR and Geaux Get Healthy

Jada was enrolled in the summer Hustle & Grow and has come back for the fall season. She doesn't have a garden at home so she loves being able to garden at Baton Roots and grow lots of fresh food. She also loves to experiment in the kitchen and cooks with produce she has grown and harvested.

Dawn was selected by Baton Roots to obtain Master Gardener certification. She has completed the course and became an all-star volunteer for Harmony Garden. She comes every Wednesday and stays late to help clean up. She loves to share recipes and talk with new participants during demo days. Through Master Gardeners she has learned plenty about all aspects of gardening and is using this knowledge directly in the community.

"Working alongside our community, we are addressing food and asset security, improving the lives and health of all Baton Rouge residents. I'm encouraged by the initial results Geaux Get Healthy saw in its first year, especially the eight new locations where residents of North Baton Rouge can now purchase fresh fruits and vegetables. I'm excited to see how an expanded workforce development program will help our community continue to grow and prosper."

– Mayor-President Sharon Weston Broome, Baton Rouge

COMMUNITY PARTNERS PROGRAM

The Humana Foundation believes it is important to contribute to the health and well-being of Louisville, Humana's corporate headquarters and hometown. To that effect, The Humana Foundation's **Community Partners Program** (CPP) invests in Louisville-based organizations that are addressing social determinants of health by providing critical safety net services and/or making Louisville a more appealing place for all to live.

In 2019, The Humana Foundation invested more than \$2 million in programs focused on healthcare services, nutrition and food security, personal safety and shelter, built or natural environments, arts and culture, and education and early childhood development.

- [Adelante Hispanic Achievers](#)
- [Big Brothers Big Sisters of Kentuckiana](#)
- [Boys & Girls Club of Kentuckiana](#)
- [Bridge Kids International](#)
- [CASA of River Region](#)
- [Center for Nonprofit Excellence \(CNPE\)](#)
- [Centerstone](#)
- [Chestnut Street YMCA](#)
- [Dare to Care](#)
- [Down Syndrome of Louisville](#)
- [ElderServe](#)
- [Evolve502](#)
- [Health Equity Fund](#)
- [KaBOOM!](#)
- [La Casita Center](#)
- [Leadership Louisville](#)
- [Lean Into Louisville](#)
- [Louisville Housing Opportunities and Micro Enterprise Community Development Loan Fund](#)
- [Louisville Orchestra](#)
- [Louisville Urban League](#)
- [Olmsted Parks Conservatory](#)
- [Parkinson Support Center of Kentuckiana](#)
- [St. George's Scholar House](#)
- [St. John Center for Homeless Men](#)
- [Volunteers of America Mid-States](#)
- [West Louisville Performing Arts Academy](#)



Interapt and the University of Louisville

Interapt and UofL partnered to offer an intensive software development training program to adults in Louisville's historically marginalized West End. In December 2019, 20 adults graduated from the full-time web development program, prepared for new careers in the tech industry. The ultimate goal of this program is to improve participants' financial outcomes and personal and family trajectories.





HUMANA FOUNDATION SCHOLARSHIPS

Achieving health equity for all can mean more than making sure people receive medical care. Sometimes, it means making sure people have educational and financial resources.

Each year, The Humana Foundation awards up to 75 scholarships to the children of Humana employees pursuing undergraduate degrees. These scholarships help ensure students receive a college education, creating better financial outcomes for themselves and their families.

In 2019, 229 students received scholarships from The Humana Foundation totaling almost \$680,000. Of those, 75 were first-time recipients and 154 received a scholarship renewal. The Humana Foundation has contributed more than \$12 million in college scholarships for children of Humana employees since 2001.

HUMANA TOGETHER

Humana Together, a new personalized, integrated website, launched in 2019, bringing together volunteering and charitable giving in one place for Humana employees.

Co-created by The Humana Foundation and Humana's Associate Well-being Team, Humana Together gives employees more choice and customization. Volunteering opportunities and The Humana Foundation's charitable giving gift-matching program are both available on Humana Together. The Humana Foundation also uses Humana Together for its grant-making programs and disaster relief efforts.

Humana Together allows employees to:

- Search volunteer opportunities by geographic locations
- Use the "I Care About" function to make a nonprofit donation that's close to your heart and have The Humana Foundation match your gift
- Give to a workplace giving campaign like the United Way
- Choose payroll deduction or credit card payment for charitable giving



Humana Foundation Scholarship Graduate

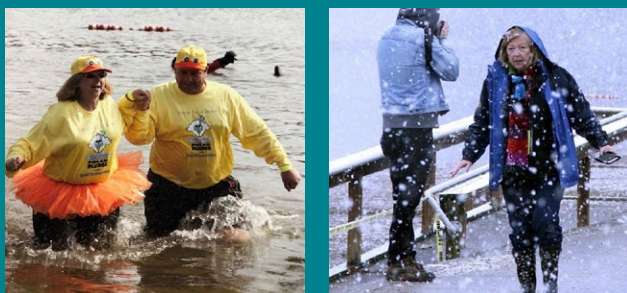
I wanted to share with The Humana Foundation that my daughter, Shelbi Lynn Cook who was a recipient of the Humana Scholarship for the past three years, just graduated from Oakland City University with a 3.8 GPA.

Shelbi graduated Magna Cum Laude with three business degrees and played golf for the OCU women's golf team, was an Ambassador for four years and president of the Business Club. She graduated in May and was awarded the President's Award for All Around Outstanding Student for the entire 2019 graduating class.

She was also awarded the PJ Boatwright Scholar Internship from the United States Golf Association. She's traveling to the USGA headquarters to attend an all-expense paid leadership training for her current position with the Indiana Golf Association. She began that position shortly after graduation, working on preparing and marketing pro-am tournaments.

This was possible due to the scholarship that The Humana Foundation and Scholarship America provided to her. We are so appreciative and wanted to share her success with you. Thank you so much for your support!

- Jenny Cook, a Quality Engineering Technician 2 for Humana's Technology Solutions – Implementation and Testing area



"I enjoy seeing the athletes accomplish so much with the skills needed to participate at the local, area and state competitions. I have been able to attend National (USA) and World Game events. Seeing the special needs athletes excel at these levels is heartwarming. The safe environment Special Olympics provides is what makes my volunteer efforts so gratifying."

Being chosen as Humana's Volunteer of the Year is such an honor! I know there are so many employees who give countless hours to many charities, so to receive this award is very gratifying."

– Bobbie Binggeli, Humana's 2019 Volunteer of the Year

VOLUNTEERISM

We encourage Humana employees to give back to their local communities, contributing to their well-being and connecting with their sense of purpose.

2019 Volunteer of the Year

Each year, Humana recognizes a Volunteer of the Year. This award, selected by the Associate Well-being team, recognizes an employee who truly lives what matters. To be eligible, Humana employees must log more than 150 hours of volunteer time in Humana Together over the course of the year. As part of the distinction, the honoree receives a \$10,000 grant from The Humana Foundation for an organization of their choosing.

Bobbie Binggeli, Humana's 2019 Volunteer of the Year, is a dedicated volunteer with more than 25 years of service to Special Olympics Indiana in the Clark-Floyd County area. She

became involved with this organization because of her son who has special needs. She has served in a variety of volunteer roles, including swim coach, basketball skills coach, director of fundraising and management team member. She currently serves as assistant county coordinator, where she hosts competitions for 13 county programs in the area, and is co-chair of the Southern Indiana Polar Plunge, an annual event that has raised over \$900,000 to support local Special Olympics athletes.

Bobbie's \$10,000 grant will support Special Olympics Indiana Clark-Floyd Counties.

VOLUNTEERISM IN 2019

298,718 volunteer hours tracked by 20,455 employees

48.1% of employees tracked volunteer time

4,400 employees tracked 30,461 hours of volunteer time in April in celebration of National Volunteer Month

2019 Spirit of Philanthropy Award

An inspiring group of Humana employees in Lakeland, Florida, are demonstrating what it means to make real and lasting change in their community through volunteerism. A Humana MarketPoint sales team reporting to Brian Fowler received the 2019 Spirit of Philanthropy Award in recognition of their efforts to collaborate with local organizations and create a mobile food pantry program.

Each year, the Spirit of Philanthropy Award is given to a group or department of Humana employees who display exceptional commitment to their community. Awardees are able to select a nonprofit organization for a \$25,000 grant from The Humana Foundation.

Team members receiving the 2019 award include Brian Fowler, Jennifer Mullins, Jennifer Wallace, Tyrone Simmons, Lewis Crawford, Myra Lopez, Amy Morris, Alizabeth Serna, Kelly Veteto and Susana Jimenez.

Michael Corallo, the Humana employee who nominated the group, said, “Brian’s sales team has volunteered countless hours and days to benefit the Polk, Highlands and Hardee communities in Florida. They have partnered with Nuevo Comienzo Church to build a playground, help with mobile food pantries, offer job skills training, and organize clothing drives. Brian’s team also volunteers, plans and leads community activities at the local Elks lodge, and volunteers for ACCESS to help individuals qualify for Medicaid assistance. In doing so, Brian’s team has built exclusive relationships with community partners and has helped engage a struggling community, bringing hope to the area that people care.”

Brian and his team partnered with Nuevo Comienzo Church in Lakeland to provide mobile food pantries to low-income communities that may not have access to a stand-alone food bank.

Brian and his sales team selected Nuevo Comienzo Church as the recipient of the \$25,000 grant from The Humana Foundation. With these funds, the organization will now be able to expand food bank efforts to an additional three surrounding counties.



“We started with four food banks a month and that increased to approximately 35 to 50 food banks per month. This has become so much more meaningful than just doing health fairs and bingo events at senior centers. Our agents not only accomplish providing quality healthcare, they are able to provide a basic human need and effectively change lives.”

“It has been an honor for our team to be selected for this award. When we started all of this it just seemed like the right thing to do and it grew in ways we have never expected. It has actually taught us a new way of doing business that quite frankly has been nothing less than life changing.”

– Brian Fowler, Humana’s Senior Manager of MarketPoint Sales





SUPPLY CHAIN: HELPING BUSINESSES DO WELL

Our focus on building a diverse supply chain is rooted in our commitment to helping people along their well-being journeys, empowering them to create a better life for themselves and their families. Our supplier diversity efforts provide us with access to talented suppliers and an increased understanding of our marketplace. We make a concerted effort to develop channels through which we can listen to our suppliers and share our business acumen with them. In 2019, Humana established a supplier mentor-protégé program for small and diverse businesses as a way to help them grow.

The 12-month program included on-site seminars that featured Humana leadership from areas such as human resources, sales, marketing and branding, and accounting. The half-day seminars were tailored to the participants—certified minority- and women-owned businesses to which Humana has not awarded a contract within the last year. Seminars covered content that suppliers then used to better position themselves to solidify business contracts.

“

**Humana's
commitment to the
health of our planet
is stronger than ever.
We recognize there
is an undeniable link
between our physical
and emotional
well-being and
the health of
the environment.**

”

DOUGLAS EDWARDS
SENIOR VICE PRESIDENT, WORKPLACE EXPERIENCE





INSPIRING HEALTH AND WELL-BEING FOR THE FUTURE

We are dedicated to
the sustainability of
our business

“

Humana employees are at the heart of our efforts to make a difference for the planet. We continue to offer fun and engaging activities that promote environmental stewardship and encourage our employees to take action.

”

At Humana, we realize that the future of our business is interconnected with the well-being of our members, our employees, the community and the planet. That’s why we are committed to establishing policies and programs that illustrate our commitment to responsible business practices. From the parental leave policy to the commuter benefits we offer, we are working tirelessly to position our company to help even more people and communities.



ENVIRONMENTAL SUSTAINABILITY

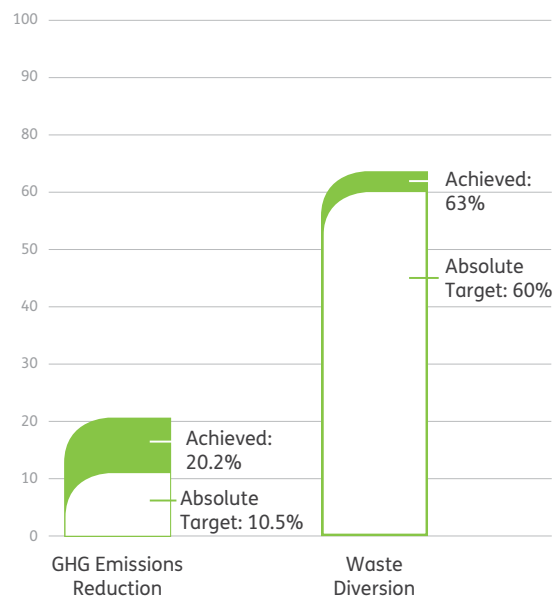
Humana's commitment to the health of our planet is stronger than ever. We recognize there is an undeniable link between our physical and emotional well-being and the health of the environment. To that end, we are continuing to invest our time and resources where it matters most not just because it's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

In 2018, Humana established next-generation goals to uphold our pledge to make the planet healthier. We set out to reduce our greenhouse gas emissions (which includes energy) by 2.1% year over year (from a 2017 baseline) and increase our waste diversion rate to 60% by the end of 2022. Not only have we met our goals early, but we're pushing to go beyond our baseline. Now through 2022, we'll continue to bring environmental sustainability to life through innovative programs and **proven practices**.

ACHIEVING RESULTS

Benchmarks and measurements are key to managing our impact on the environment. We are committed to measuring and reporting on our progress in a transparent and authentic way.

These are the goals we set out to achieve and the progress we made in 2019:



Greenhouse gas emissions reduction

Absolute target: 10.5%

decrease in greenhouse gas emissions from 2017 baseline emissions across our portfolio of owned and leased properties under direct Humana control

Waste diversion

Absolute target: 60% 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.

“

Offering our employees flexibility in how they work has become a hallmark of our company culture. In 2019, nearly 40% of our employee population worked in a flexible way.

”

FORMALIZING OUR COMMITMENT

In a step forward for our company, we formalized our commitment to the environment by publishing our [Environmental Sustainability Policy Statement](#). We developed the policy to provide transparency into our environmental sustainability work; that's our way of sharing how we plan to fulfill our mission while operating our business responsibly to create long-term and sustainable value.

PUTTING ENERGY INTO REDUCING ENERGY

We are investing in our facilities that consume the most energy, working to reduce their consumption. For Humana, this means we are creating more efficient data centers. Last year, we replaced older cooling units at one of our main data centers with new energy-efficient units. In another data center, we installed smart flooring to distribute air more efficiently within the server rooms and work continues to replace the lighting in all of our facilities with LEDs. So far, we have replaced existing lighting with LEDs at 97 sites, which is nearly 75% of our portfolio where we own the site or manage utilities as part of our lease. By doing so, we are able to reduce our energy consumption in a meaningful way because LED lamps use about half the energy as a comparable fluorescent tube (CFL).

Thanks in part to the LED lighting upgrades and other energy reduction efforts, we achieved the U.S. Environmental Protection Agency's (EPA) ENERGY STAR certification for superior energy efficiency at six of our buildings. Four of the six buildings are in the top 12 largest facilities we own or are a single tenant. The EPA awards that recognition to buildings that outperform 75% of similar buildings nationwide. Studies have shown that ENERGY STAR certified buildings contribute fewer greenhouse gas emissions to the environment and have lower operating costs and increased asset value. For this reason, we're excited to expand the certification to more Humana buildings in the years ahead.

FLEXIBLE WAYS OF WORKING TRANSLATES TO FEWER EMISSIONS

Offering our employees flexibility in how they work has become a hallmark of our company culture. In 2019, nearly 40% of our employee population worked in a flexible way. When our employees work from home, or when they divide their time between working from home and working in the office, we produce fewer emissions. This type of work flexibility is now part of our corporate strategy because it's a win-win for our employees and for the planet.



DRIVING TOWARD GREENER TRANSPORTATION

Each year Humana seeks to understand how our employees are getting to and from work by administering an enterprise-wide survey. The survey enables us to baseline the transportation trends and commuter miles of our employees. By doing so, we can identify ways to minimize the number of single-occupancy vehicles and engage our employees to learn more about how to make their commute greener. For example, we've implemented targeted communications and educational onsite events promoting alternative transportation options like no cost public transportation passes through Metro Louisville's public bus system (TARC). In 2019, more than 8,000 employees participated in the annual commuter survey; that is twice the number of respondents as we had the previous year. Based on the survey, the employee commute in 2019 produced 12% less MTCO₂e than in 2018. For those employees who work at home or have adopted flexible work styles, more than 181,000,000 miles were avoided in a daily work commute in 2019.

As a company, we're making our fleet greener. Last year, our mobile marketing offices got a green upgrade. All of our mobile marketing offices were fitted with solar panels thanks to an idea from an employee who was empowered to think outside the box and do the right thing.

Humana's mobile marketing offices offer potential members the opportunity to talk one-on-one with a marketing agent and enroll in a plan by bringing the office to them. These mobile marketing offices are vans that are equipped with Wi-Fi, televisions, lights, speakers and cameras. In order to generate electricity to the van for the day, one would have to start the engine every 20 minutes to power the battery and use generators as an additional charge to the van. It was becoming a costly and unsustainable energy source. Installing solar panels on the roofs of mobile marketing allowed us to reduce the amount of times needed to recharge the battery from once every 20 minutes to no more than twice in an eight-hour day. The cost to power the van also went down, with each solar panel only costing about \$150–\$200.

MISSION MEDICATION

For the first time, Humana Pharmacy donated unused prescription medication to Mission of Mercy, a nonprofit organization that provides free healthcare, dental care and prescription medications to the uninsured and underinsured in 2019. The organization, which has 14 clinics across the country, provides more than 27,000 free patient visits each year at its 14 clinics.

Humana Pharmacy worked with the Arizona State Board of Pharmacy to donate unused prescription medication from our mail-order delivery facility in Phoenix to multiple nonprofits, preventing medical waste as the prescription medications would otherwise be incinerated.

"Reducing medical waste is part of being a good corporate citizen, so we are excited that this new effort allows Humana Pharmacy to donate unused prescription medication to Mission of Mercy, a wonderful community resource that provides free medication and medical care to those in need in our community," said Michael Taday, PharmD, Vice President, Pharmacy Clinical Strategies and Operations at Humana. "In addition, this new change allows our pharmacists to positively impact the health outcomes of the communities we serve by ensuring the medication is not wasted and will serve a positive purpose."

ENGAGED EMPLOYEES FUEL OUR ENVIRONMENTAL PROGRESS

Humana employees are at the heart of our efforts to make a difference for the planet. We continue to offer fun and engaging activities that promote environmental stewardship and encourage our employees to take action. For the second year in a row, we hosted a virtual educational series focused on sustainability efforts at Humana. These sessions provide resources and interactive content that help educate employees about environmental sustainability. More than 7,000 employees attended these sessions over the course of the year.

Employees also had the opportunity to participate in a recycling event called S.H.A.R.E. (Stop Holding And Recycle Everything). S.H.A.R.E. is an on-site office supplies exchange where employees drop off gently used office supplies to be reused, repurposed or exchanged for other supplies. In 2019, we revived this program in our Louisville facilities thanks to the hard work and dedication of employees who volunteered to organize this popular event. After each event, we donated leftover supplies to Metro United Way, a long-standing community partner. Not only is S.H.A.R.E. a way to engage and educate employees about the benefits of recycling, it's an opportunity to give back to the local community.

ETHICS AND COMPLIANCE

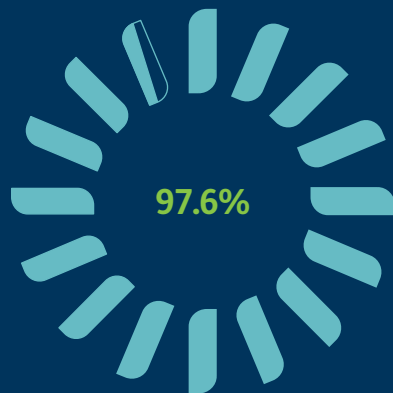
Our employees are integral to running our company responsibly. That's why all Humana associates—including Humana's executive officers and independent directors—and contractors are required to complete an ethics and compliance course each year.

Our employees are key to Humana's ethics and compliance practices. As such, we place an emphasis on communicating with them about ethics, compliance and risk in an intentional way. Humana's Enterprise Risk and Compliance team uses Buzz, our internal social collaboration tool, to interact with employees.

We use Buzz to facilitate a forum for our employees to ask questions and discuss ethics, compliance and risk-related news and issues.

To strengthen Humana's culture of ethics and compliance we continue to update our training to facilitate engaging and timely training. In addition to aligning with Humana's strategy and regulatory requirements, the updated training modules use adult learning theory to create a targeted and efficient experience that is easy to apply because it is engaging.

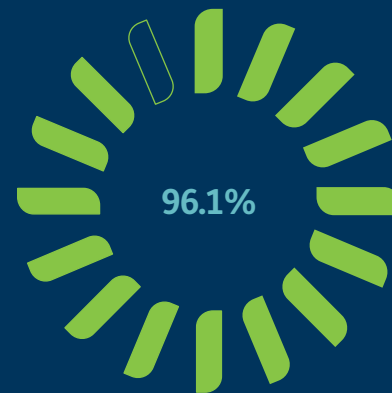
Feedback on the continued improvement of our Ethics & Compliance training was overwhelmingly positive with respondents stating:



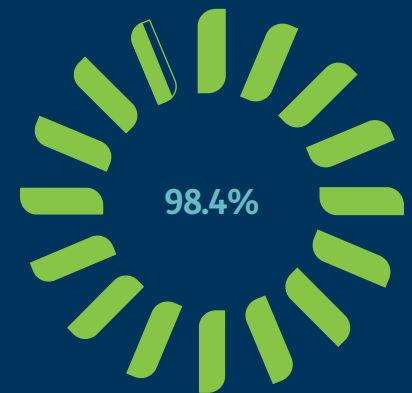
feel comfortable speaking up
when they see an ethics or
compliance issue



know how to access
resources related to ethics
and compliance



can identify ethics and
compliance warning signs



know how to
report concerns

2019 EXPERIENCE SURVEY RESULTS

TRAINING HAS
ACCEPTABLE PACE/
NATURAL PROGRESSION



TRAINING IS
CLEAR/CONCISE





Data privacy

We are committed to continuously enhancing and strengthening our technology infrastructure and security protocols to protect our health plan members' data. We take 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 deploying and/or enhancing 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 AND RECOGNITION

Humana is honored to have received recognition for our corporate responsibility efforts from a number of prominent organizations, including the following:



JUST Capital's Companies Supporting Healthy Communities and Families

Ranked No. 4 among U.S. companies on this 2019 list from JUST Capital and Robert Wood Johnson Foundation, for successful focus on community health and well-being



Carbon Disclosure Project (CDP)

A- grade in 2019, the highest grade for any U.S. health insurer, CDP participant for 13 straight years



RobescoSAM Sustainability Yearbook

Included in six of the past seven years and named Healthcare Providers & Services Industry Leader in 2014, 2015, 2016, 2017



JUST Capital's JUST 100

Included for four straight years and 2020 healthcare industry leader for Treatment of Customers



HCAR Corporate Inclusion Index

Received 5-star rating in 2019 from Hispanic Association on Corporate Responsibility



DiversityInc's Top 50 Companies for Diversity

Ranked No. 42 in 2019, marking second straight year on the list, up from No. 48 in 2018



Human Rights Campaign Foundation's Corporate Equality Index

100% score in 2019, marking seventh year achieving perfect score



Military Times'

Best for Vets: Employers

Ranked among top 25 U.S. employers in 2019, marking nine consecutive years on the list



American Heart Association Workplace Health Achievement Index

Top Gold-level recognition for third year in a row, placing in the 96th percentile of participating companies



FTSE4Good

FTSE4Good Index

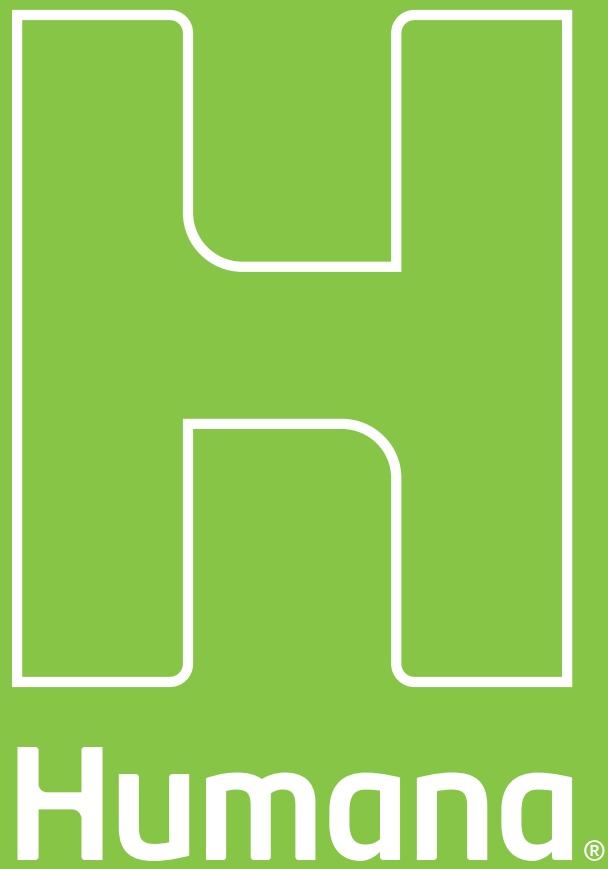
"High" ESG rating, qualifying for inclusion on the FTSE4Good Index Series for nine consecutive years*



National Business Group on Health Best Employers for Healthy Lifestyles

Top honor Platinum recipient for seven straight years

*The FTSE4Good Index Series is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices.



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