

2021

Environmental,
Social & Governance
Disclosures

Humana[®]



Humana's ESG Disclosures: SDG, SASB, TCFD, and GRI Indices

[Humana's 2021 Impact Report](#) features activities, progress, metrics and performance for how Humana is advancing health equity, addressing needs in our communities and driving sustainable change with shared value. [Learn more here](#) about the full scope of this report.

We have also mapped our ESG disclosures to frameworks established by the United Nations Sustainable Development Goals, the Sustainability Accounting Standards Board (SASB) Managed Care Standard, the Task Force on Climate-Related Financial Disclosures (TCFD), and the Global Reporting Initiative (GRI). See the tables below for these disclosures.


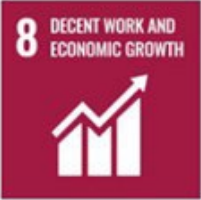

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United Nations Sustainable Development Goals

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. Throughout Humana's 2021 Impact Report, we highlight our efforts that support the 2030 Global Goals. The progress we have made in addressing these shared goals inspires us to continue to collaborate with partners as we help ensure that every person has a fair and just opportunity to be as healthy as possible.

 <p>3 GOOD HEALTH AND WELL-BEING</p>	<p>As a health and well-being company, we are committed to helping people. For us, this means addressing people's physical and mental health needs and offering customized care to advance health equity. Refer to the For Each Person, For Each Community, and For the Healthcare System sections of Humana's Impact Report for more information about Humana's commitment to this goal.</p>
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>We are committed to creating an inclusive culture and meaningful work environment and see diversity and equity as an asset and a driver of innovation. We prioritize building and maintaining a workforce, a network of suppliers, and a roster of business partners that reflect the diverse communities we serve across the country. Refer to the For Each Person, For Each Community, and For the Healthcare System sections of Humana's Impact Report for more information about Humana's commitment to this goal.</p>
 <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<p>Environmental sustainability is a key part of our mission to help people achieve lifelong well-being and advance health equity through minimizing the environmental footprint of our operations. Refer to the For the Environment section of Humana's Impact Report for more information about Humana's commitment to this goal.</p>

Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2021
Customer Privacy & Technology Standards	HC-MC-230a.1. Description of policies and practices to secure customers' protected health information (PHI) records and other personally identifiable information (PII)	<p>Any information shared with Humana is to be used for the purpose of delivering care and improving the health of our members. Humana and its affiliates are strongly committed to protecting any and all information received. To protect all Humana data, including member data, we adhere to robust governance and are continually enhancing our processes and strengthening our technology, such as:</p> <ul style="list-style-type: none"> • Employing best-practice precautions to safeguard information and protect our members' data. We use proactive defense practices against the ever-evolving cyber threat landscape —measuring and maturing our cybersecurity capabilities and actively monitoring risks posed by threat actors. • Establishing formal data governance, which includes accountability, oversight, processes, and controls to ensure data usage transparency and non-repudiation. • Refreshing our data privacy and security policies at least annually. • Providing annual company-wide data privacy and security training to all employees. Our employees are trained on topics such as data sensitivity, privacy requirements and how to avoid security vulnerabilities. We also test their knowledge through internal phishing campaigns—tracking and reporting aggregated outcomes to leadership. • Reporting data breaches, as required by law, to the U.S. Department of Health and Human Services (HHS), Office of Civil Rights (OCR). <p>Other resources:</p> <ul style="list-style-type: none"> • Refer to Humana's Impact Report - Using Data and Technology, Responsibly • Refer to our Humana Privacy Policies • Refer to our Corporate Governance policies
Customer Privacy & Technology Standards	HC-MC-230a.2. (1) Number of data breaches, (2) percentage involving (a) personally identifiable information (PII) only and (b) protected health information (PHI), (3) number of customers	<p>We report required data breaches to the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR).</p> <p>Refer to the U.S. Department of Health & Human Services - Office for Civil Rights website.</p>

Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2021												
	affected in each category, (a) PII only and (b) PHI													
Access to Coverage	HC-MC-240a.1. Medical Loss Ratio (MLR)	<p>82.5% for the 12 months ending December 31, 2021 for Group and Specialty segment.</p> <p>The Group and Specialty MLR was calculated using total segment Claims and Premiums as reported on page 18 of Humana's 2021 Form 10-K. MLR rebate filings are completed and filed as directed by the U.S. Department of Health and Human Services (HHS) in Title 45: Public Welfare Part 158 – Issuer Use of Premium Revenue: Reporting and Rebate Requirements (45 CFR Part 158).</p>												
Access to Coverage	HC-MC-240a.2. Total amount of rebates accrued and paid due to non-compliance with the Patient Protection and Affordable Care Act for Medical Loss Ratio (MLR)	<p>Humana had accrued MLR rebates of \$1.4M as of December 31, 2021 and paid MLR rebates of \$6.0M during 12 months ending December 31, 2021.</p> <p>Information is disclosed in accordance with Title 45: Public Welfare Part 158 – Issuer Use of Premium Revenue: Reporting and Rebate Requirements (U.S. 45 CFR Part 158).</p>												
Access to Coverage	HC-MC-240a.3. Percentage of proposed rate increases receiving “not unreasonable” designation from Health and Human Services (HHS) review or state review	<p>100% of Humana’s proposed rate increase filings associated with community-rated small group¹ plans for the 2021 effective period received a “not unreasonable” designation from Health and Human Services (HHS).</p> <table border="1"> <thead> <tr> <th>2021²</th> <th>Number of Filings³</th> <th>Percent “Not Unreasonable”</th> </tr> </thead> <tbody> <tr> <td>Quarter 1</td> <td>28</td> <td>100%</td> </tr> <tr> <td>Quarter 2</td> <td>0</td> <td>Not applicable</td> </tr> <tr> <td>Quarter 3</td> <td>0</td> <td>Not applicable</td> </tr> </tbody> </table> <p>1 Humana does not offer plans in the individual market. 2 Annual filings are effective on January 1 of each effective year and include rates for each quarter thereafter unless a request is made to modify rates. Rates for community-rated plans can only be modified quarterly for 4/1, 7/1, or 10/1 effective dates.</p>	2021 ²	Number of Filings ³	Percent “Not Unreasonable”	Quarter 1	28	100%	Quarter 2	0	Not applicable	Quarter 3	0	Not applicable
2021 ²	Number of Filings ³	Percent “Not Unreasonable”												
Quarter 1	28	100%												
Quarter 2	0	Not applicable												
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Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2021
		<p>3 Includes all community-rated small group filings submitted for rate increases, whether or not they met the threshold for review, on an annual and quarterly basis.</p>
Plan Performance	<p>HC-MC-250a.1. Average Medicare Advantage plan rating for each of the following plan types: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS, and (5) SNP</p>	<p>Humana’s 2022 Star Ratings based on membership at the time of release in October 2020 were:</p> <p>HMO – 4.46 LPPO – 4.04 RPPO – 3.90 PFFS – 4.0 SNP* – 4.29</p> <p>* Contracts with Special Needs Plan (SNP) membership are not exclusive to SNP members and do not receive a separate SNP rating. This number represents contracts that reported at least 1 of the 3 SNP Star measures and received an overall contract rating.</p> <p>Humana’s Medicare Advantage, Medicaid and Commercial health plans are also rated for quality and performance by the National Committee for Quality Assurance (NCQA).</p> <p>Our NCQA health plan ratings and accredited plans can be obtained via the NCQA website: Medicare Plans – NCQA Medicaid Plans – NCQA Commercial Health Insurance Plan Ratings - NCQA</p>
Plan Performance	<p>HC-MC-250a.2. Enrollee retention rate by plan type, including: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS, and (5) SNP</p>	<p>Refer to membership data published in our 2021 Form 10-K, headers for the period ended December 31, 2021.</p>

Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2021
Improved Outcomes	<p>HC-MC-260a.1. Percentage of enrollees in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking or alcohol cessation, or (6) other</p>	<p>Humana offers health plans that are designed to include a variety of holistic wellness programs and other supplemental benefits to help members achieve their best health. To combat food insecurity – a factor in social determinants of health – we also offer a wide variety of food programs for our members.</p> <p>Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of January 17, 2022:</p> <ul style="list-style-type: none"> • Over 98% of our members had access to a fitness program • Over 97% of our members had access to over-the-counter products • Over 13% of our members had access to a Healthy Food Card program, along with over 97% of our MA dual eligible special needs plan (D-SNP¹) members <p>¹ Research shows that prevalence of food insecurity is particularly high among MA D-SNP members.</p> <p>Other resources:</p> <ul style="list-style-type: none"> • Refer to our Health and Wellness Programs - Employers, Employees. • Refer to our Health and Wellness Programs - Medicare Advantage Members. • Refer to our Health and Wellness Resources. • Refer to Humana’s Impact Report: For Each Person
Improved Outcomes	<p>HC-MC-260a.2. Total coverage for preventive health services with no cost sharing for the enrollees, total coverage for preventive health services requiring cost-sharing by the enrollee, percentage of enrollees receiving Initial Preventive Physical Examinations (IPEE) or Annual Wellness Visits (AWV)</p>	<p>Humana offers health plans that are designed to include a variety of preventive health services with no member cost share.</p> <p>Among our individual Medicare Advantage (MA) Plan and individual Medicare Advantage Prescription Drug (MAPD) Plan membership as of January 17, 2022:</p> <ul style="list-style-type: none"> • Almost 59% of our members had a \$0 primary care physician cost share

Sustainability Accounting Standards Board (SASB) Index

SASB Managed Care Topic	SASB Accounting Metric	Humana Disclosure as of December 31, 2021
		<ul style="list-style-type: none"> • 100% of our plans contain benefits for “Welcome to Medicare” preventive visit, annual wellness visits and routine physical examinations at \$0 cost share • Over 89% of our members had access to routine dental, vision and hearing benefits
Improved Outcomes	HC-MC-260a.3. Number of customers receiving care from Accountable Care Organizations or enrolled in Patient-Centered Medical Home programs	Refer to our Value-Based Care Report .
Climate Change Impacts on Human Health	HC-MC-450a.1. Discussion of the strategy to address the effects of climate change on business operations and how specific risks presented by changes in the geographic incidence, morbidity, and mortality of illnesses and diseases are incorporated into risk models	<p>Refer to Humana’s Impact Report: For the environment, to our Carbon Disclosure Project (CDP) Report for climate-specific measures, and to our Task Force on Climate-Related Financial Disclosures Index table in this document.</p> <p>Refer to our Population Health website for information regarding our efforts to address Social Determinants of Health that affect a wide range of health risks and outcomes, as well as, reports of our concentrated work within 19 geographic regions.</p> <p>Refer to our Issue Briefs which support our Social Determinants of Health initiatives throughout the enterprise and further our strategy to influence population health focused policy change.</p> <p>Refer to The Humana Foundation website for information regarding efforts to improve and sustain positive health outcomes in communities.</p> <p>Refer to the Humana Healthcare Research website for information regarding Humana’s scientific research in healthcare to improve quality of care and population health.</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
Governance	(a) Describe the board’s oversight of climate-related risks and opportunities.	<p>The Nominating, Governance & Sustainability Committee has responsibility for Board-level oversight of the Company’s ESG strategy, practices, and reporting. The Nominating, Governance & Sustainability Committee receives formal ESG reports from management at least twice annually regarding the Company’s ESG initiatives, metrics and progress on established goals, as well as ad hoc ESG communications as necessary. In addition, we have an internal ESG Steering Committee, overseen by our Chief Administrative Officer and Chief Legal Officer, to guide the integration of our ESG efforts with our long-term business strategy. This ESG governance structure complements the long-standing responsibility of our Board and each of our Board committees in overseeing various aspects of the Company’s ESG-related risks and practices.</p> <p>Refer to Humana’s most recent CDP Response C1.1a.</p>
Governance	(b) Describe management’s role in assessing and managing climate-related risks and opportunities.	<p>During 2021, the Company made organizational changes that resulted in the CLO assuming additional responsibility for the Company’s risk and compliance functions which includes Enterprise Risk Management and Regulatory Compliance; the CRO reports directly to the CLO. The CLO is a member of Humana’s Executive Management Team and reports directly to the CEO/President, who is also a member of the Board of Directors. The CRO is the Chair of the Enterprise Risk Management Committee (ERMC) of which the CLO is a member. The CRO also has responsibility for and providing periodic updates to the Audit Committee of the Board of Directors, which is attended by the CLO. The CRO and CLO head up the second line of defense risk management function, including Enterprise Compliance and the Enterprise Crisis Management and Business Resiliency teams. The CRO and CLO oversee the ERM framework on behalf of the Board of Directors, ensuring the framework is appropriately implemented across the three lines of defense functions. The framework considers assessment and monitoring of environmental risks that may be related to climate-related issues.</p> <p>The CAO reports directly to the CEO/President, who is also a member of the Board of Directors, and provides regular reports to the Board of Directors on Humana’s management progress and performance. The Chief Administrative Officer has oversight for Humana’s Enterprise Associate and Business Solutions team, and is responsible for day-to-day planning, coordination and implementation of Humana’s</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
		<p>operational environmental policies, including those around energy management and climate-change mitigation / adaptation. The Enterprise Associate and Business Solutions team also leads initiatives toward achieving environmental targets in addition to tracking / reporting progress and assessing feasibility toward setting new targets. Humana’s day-to-day environmental and sustainability objectives are managed by our Environmental Sustainability Practice Leader. This position is appointed by the Head of Enterprise Associate and Business Solutions, who has direct responsibility for functions that directly address Humana’s enterprise energy consumption and carbon emissions inventory, specifically, facilities and real estate management, and aviation operations.</p> <p>The Executive Management Team has established an ESG Steering Committee, overseen by our CAO and CLO, to guide the integration of our ESG efforts with our long-term business strategy. The ESG Steering Committee is comprised of senior leaders representing each of the Company’s business lines and key enterprise-level ESG components.</p> <p>Refer to Humana’s most recent CDP Response C1.2.</p>
Strategy	(a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	<p>C2.1a: Humana's process for identifying, assessing and responding to climate-related risks and opportunities assumes short-, medium- and long-term time horizons of zero to three years, three to five years and five to ten years respectively.</p> <p>C2.3a and C2.4a: Climate-related issues potentially arising in each time horizon that could have a material financial impact on Humana include:</p> <p>Short-term:</p> <ul style="list-style-type: none"> - Acute physical risk: Hurricanes, floods, tornados, ice storms, and wildfires are significant weather events most likely to impact Humana employees, facilities, suppliers, and our customers. These events can disrupt our business offices, data centers, and medical centers or other facilities. In particular, our Florida, Puerto Rico, and Texas operations are located in areas that often experience severe storms. Extreme weather events impact vulnerable populations, often leading to fatalities. Humana’s premium pricing is sensitive to several factors that may be impacted by climate change, including severe weather (e.g., hurricanes) or public health

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
		<p>epidemics.</p> <ul style="list-style-type: none"> - Resilience: Humana strives to engage vendors that can support our progress toward achieving sustainability goals while saving on operational costs. <p>Medium-term & long-term: Currently no risks or opportunities have been assessed to have a material impact in these time horizons, however we continue to monitor and assess those issues related to emerging regulations, technology, market, and reputational changes in addition to resources, energy sources, products and services, and markets.</p> <p>C2.1b: When identifying or assessing climate-related risks, substantive impact is often dependent on the business area affected. Crisis management processes use a 3-tier structure to evaluate thresholds (of criticality). The thresholds utilize specific criteria based on the risk’s impact to members, reputation, employees, compliance, facilities, financials, and technology to differentiate between levels of criticality, ranging from an Incident, Significant Event and Crisis Event. These criteria inform response and reporting up to the Board level. An incident is considered a day-to-day occurrence, while a significant event is defined as a non-enterprise, regional event impacting access to care, employees or facilities, while a crisis event is considered a corporate level event impacting brand, members and/or employees.</p> <p>Humana’s materiality assessments also inform the definition of substantive strategic impact to our business. Core issues that achieve the highest ranking against indicators evaluating environmental and social impacts as well as civil society & NGO priorities pose the most shareholder, customer, and internal employee concern, and are therefore considered to be substantive in nature. The quantifiable indicators used to define substantive financial impact are based on the severity to which our financials, employees, customers, technology, reputation, and ability to meet compliance standards are impacted. We utilize a substantive financial impact indicator of \$100 million of P&L impact to identify “Crisis” level events, which pose the most risk.</p> <p>Refer to Humana’s most recent CDP report.</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
Strategy	(b) Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	<p>C3.3: As a health care company, the communities Humana serves may be directly and indirectly affected by climate-related issues. Natural disasters and crisis events can take a serious toll on health and well-being as people cope with the stress of rebuilding lives and communities. Our employees, customers and communities have dealt with wildfires, ice storms, floods, hurricanes, the pandemic and building closures. After each event, Humana offered early prescription refills, suspended prior authorization requirements, and provided community-wide access to a crisis intervention hotline and counselling services. Some of our employees received assistance from Humana's Helping Hands program, which provides financial support to qualified employees who face unexpected hardship from a tragic, isolated event. As our climate shifts and our customers' needs shift in response, we are taking proactive measures to ensure their care is not interrupted. The time horizon of this influence is in the short-term.</p> <p>Climate-related risks and opportunities have influenced our value chain, with regard to identifying and engaging vendors, who can support our progress toward achieving sustainability goals and reducing costs. We recognize that our procurement practices have upstream and downstream impacts on GHG emissions, embodied carbon, energy consumption, air and water pollution, and waste generation. During supplier business reviews, we expect suppliers to share their use of sustainable products, influence our procurement decisions and translate to Humana employees the option of choosing sustainable alternatives when making purchases. The time horizon of this influence is in the short-term.</p> <p>Physical climate-related risks and opportunities as described in 2.3a/2.4a have influenced our operations strategy, particularly with regard to implementing projects that support our progress toward achieving sustainability goals while saving on operational costs. Our Enterprise Associate and Business Solutions team works closely with vendors to identify projects, submit budget requests, and oversee progress toward our goals in the course of maintaining our facilities. The time horizon of this influence is in the short-term for annual efficiency measures, however, also affect our capital investments in the longer-term.</p> <p>C3.4: Humana's financial planning has been affected by climate-related risks and opportunities across many financial elements. The Enterprise Associate and Business</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
		<p>Solutions team is working to drive operational efficiency across our portfolio at our offices, data centers and clinical locations through capital improvement projects. In doing so, we are reducing operational expenses and improving overall profitability. This is often accomplished through advocating and seeking access to capital through our annual budget, for which expenditures are allocated to raise funds for new, more efficient equipment, or repairs to existing infrastructure and equipment. As we consider impacts of emerging regulations and investing in more efficient technology, there is a possibility for assets to become stranded, including less efficient fleet vehicles or equipment.</p> <p>Refer to Humana’s most recent CDP report.</p>
Strategy	(c) Describe the resilience of the organization’s strategy, taking into consideration different climate- related scenarios, including a 2°C or lower scenario.	<p>Climate-related scenario analysis to inform Humana’s business strategy has not yet been utilized. We support the TCFD recommendations and map our ESG disclosures to the TCFD framework. As part of this effort, we anticipate conducting a more thorough and intentional effort to identify and prioritize climate-related risks and opportunities across our portfolio as well as leveraging qualitative transition scenarios to consider how different possible climate futures and embedded assumptions may impact our long-term business strategy.</p> <p>Refer to Humana’s most recent CDP Response C3.2.</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
Risk Management	(a) Describe the organization’s processes for identifying and assessing climate-related risks.	<p>C2.2: With regard to physical risks, Enterprise Crisis Management and Business Continuity teams as well as Humana’s Safety and Security group, which oversees the Environmental Health and Safety group, continuously evaluate the potential impact of acute physical risks, such as extreme weather events. The Safety & Security Fusion Center provides 24x7 event monitoring to provide a safe and secure workplace for our employees. The Safety & Security Fusion Center also partners and shares real-time information with the Enterprise Critical Incident Response Team, Human Resources, Enterprise Associate and Business Solutions, Information Technology, Corporate Communications and other business services to ensure information is available to respond to emergency events across the enterprise. Humana’s tools including Everbridge’s Visual Command Center provide access to real-time weather data to track potential events and is critical to our preparations in advance of hurricane season. These teams coordinate on identifying and assessing the risk to specific facilities, network dependencies, and our customers/employees.</p> <p>Humana’s Enterprise Associate and Business Solutions team has responsibility for assessing risk and opportunities related to transition risks that may impact how we operate our facilities. Once the team has flagged an issue and assessed its severity level based on the impact to members, reputation, employees, compliance, facilities, finances or technology, then they would escalate the issue accordingly.</p> <p>Refer to Humana’s most recent CDP report.</p>
Risk Management	(b) Describe the organization’s processes for managing climate-related risks.	<p>With regard to physical risks, the risk owning teams also manage for the risk by developing emergency plans, training employees for quick response, strengthening our technologies, and reporting to higher-level management as appropriate. Should an event become “significant” where specific financial thresholds are met and/or access to care and critical operations are compromised, these teams also inform the Board of Directors with periodic updates through the duration and develop executive summaries with lessons learned, action items, and opportunities to mitigate. These teams continue managing for these types of events in a continuous feedback loop by training employees, developing programs such as our emergency response notification system and employee outreach tools, and undertaking collaborative business impact analyses to plan for future events with business leaders within Humana.</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
		<p>With regard to transition risks, the risk owner would assess the options to mitigate, transfer, accept or control the identified climate-related risks and to capitalize on opportunities. In concert with Humana’s sustainability leaders, a team of Humana individuals – alongside facility management vendors and consultancy partners – work to collectively identify and implement strategies to ensure compliance with regulation. As appropriate, the team will report to upper-level management on necessary improvements, particularly those requiring capital, as well as progress toward compliance.</p> <p>Refer to Humana’s most recent CDP report Response C2.2.</p>
Risk Management	(c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization’s overall risk management.	<p>Humana’s Enterprise Risk Management (ERM) governance structure includes a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. Humana’s first line of defense consists of business areas and operational teams across the Company, and is responsible for identifying, assessing, mitigating, monitoring, and managing risk and opportunities within their respective areas. The process for managing risks vs. opportunities is similar in that the same business owners evaluate potential impacts to their specific areas within Humana, whether it be reducing impacts of extreme weather-related events (Business Continuity team) or capitalizing on energy rebates for efficiency projects (Workplace Solutions team). Subsequently, the risk owners that support identification and assessment of both risks and opportunities are inherently responsible for managing them as well and are empowered to pursue strategic solutions toward mitigating/capitalizing by making budget requests and elevating decisions to higher-level management as appropriate.</p> <p>Refer to Humana’s most recent CDP report Response C2.2</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
Metrics and Targets	(a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	<p>Humana uses a variety of environmental metrics to assess climate-related risks and opportunities, including risks associated with water, energy and waste management.</p> <ul style="list-style-type: none"> • Energy metrics, calculated in MWh, include total fuel consumed from renewable and non-renewable resources, total electricity consumption and total energy consumption. • GHG emission metrics, calculated in metric tons CO₂e, include Scope 1 emissions, Scope 2 emissions and Scope 3 emissions from employee commuting and business travel. • Waste metrics, calculated in metric tons, include total waste landfilled, recycled, reused and composted, as well as total hazardous waste. • Total withdrawal of water across our organization is calculated in cubic meters. <p>Refer to Humana’s most recent CDP report and most recent Impact Report.</p>
Metrics and Targets	(b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	<p>Scope 1 GHG emissions: 15,727 metric tons CO₂e</p> <ul style="list-style-type: none"> • Scope 2 (location-based) GHG emissions: 77,767 metric tons CO₂e • Scope 2 (market-based) GHG emissions: 100,587 metric tons CO₂e • Scope 3 GHG emissions: 1,374,158 metric tons CO₂e <p>Refer to Humana’s most recent CDP report Response C6.</p>

Task Force on Climate-Related Financial Disclosures Index

Recommendation	Recommended Disclosure	Humana Disclosure (As of November 2022)
Metrics and Targets	(c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	<p>To maintain the momentum achieved by our expired goal, Humana set a new emissions reduction target in 2018. By the end of 2022, Humana will achieve at least 2.1% YOY decrease (cumulative 10.5%) in greenhouse gas emissions from 2017 baseline natural gas and electric power emissions across our portfolio of owned and leased properties under direct Humana control. This goal utilizes the suggested annual reduction based on CDP's science-based target methodology.</p> <p>While we exceeded the 2.1 percent YOY reduction in both 2018, 2019, 2020, and 2021 we plan to keep this target in place through 2022 to improve on this progress.</p> <p>Refer to Humana's most recent CDP report Response C4.1.</p>

Global Reporting Initiative (GRI) Index

GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Organizational Profile	102-1	Name of the organization	Humana Inc. doing business as Humana
Organizational Profile	102-2	Activities, brands, products and/or services	See Humana's 2021 Form 10-K , headers Business Segments and Our Product, beginning on page 5.
Organizational Profile	102-3	Location of headquarters	500 West Main Street, Louisville, Kentucky 40202
Organizational Profile	102-4	Location of operations	See 2021 Form 10-K , Membership by state and segment chart on page 12 We have participated in the Medicare program for private health plans for over 30 years and have established a national presence, offering at least one type of Medicare plan in all 50 states. We have a geographically diverse membership base that we believe provides us with greater ability to expand our network of providers. We employ strategies including health assessments and clinical guidance programs such as lifestyle and fitness programs for seniors to guide Medicare beneficiaries in making cost-effective decisions with respect to their health care. We believe these strategies result in cost savings that occur from making positive behavior changes. (pages 6-7 of 2021 Form 10-K)
Organizational Profile	102-5	Ownership & legal form	Humana Inc. is a publicly traded corporation, organized under the laws of the State of Delaware. Humana is listed on the New York Stock Exchange under the symbol: HUM.

Global Reporting Initiative (GRI) Index

GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Organizational Profile	102-6	Markets served	See 2021 Form 10-K , Membership by state and segment chart on page 12.
Organizational Profile	102-7	Scale of the organization	See 2021 Form 10-K : <ul style="list-style-type: none"> • #of employees: page 16 • #of operations: pg. 36 Item 2 • Properties net income: pg. 69 • total debt, long-term debt: pg. 103 • total equity: pg. 68
Organizational Profile	102-8	Information on employees and other workers	See Tables 102-8 A , B , and C d) Customer Service/IT work is largely done by Contingent Labor. e) There are no significant variations in the numbers reported in Disclosures 102-8-a, 102-8-b, and 102-8-c. f) Data were compiled using end-of-year information in Workday. Employees/contractors can change their information, such as gender, in Workday. As a result, the numbers can fluctuate over time.
Organizational Profile	102-9	Supply chain	Our suppliers are essential to delivering services within our business. As such, we hold our suppliers accountable for complying with our Company's Standards of Excellence and Ethics Every Day policy – to the same degree as our associates. We want our vendors and suppliers to help drive innovation, improve quality and sustain growth. To that end, we strive to attract qualified, certified suppliers who reflect our customers, associates and communities we serve. We support the growth of diverse-owned businesses by investing in them through our Supplier Diversity program. We've made it a priority to obtain a diverse supplier base reflective of the overall customers, associates and communities we serve. We're also committed to fair and equitable business practices and to social responsibility. Leveraging these suppliers now and in the future is beneficial to Humana's profitability. Refer to Humana's Supplier information web page and the For the Healthcare System section of Humana's Impact Report for more information.

Global Reporting Initiative (GRI) Index

GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Organizational Profile	102-10	Significant changes to the organization and its supply chain	<p>In 2021, Humana completed its acquisition of One Homecare Solutions (onehome), and Kindred at Home (KAH), the nation’s largest home health and hospice provider. With the addition of Kindred at Home, Humana is now the nation’s largest provider of care in the home, significantly strengthening our ability to provide high-quality, whole-person healthcare that can improve patient health outcomes on a much broader scale. Humana recently named Dr. Andrew Agwunobi President of Company’s Home Solutions Business to usher in this transformation.</p> <p>Refer to the For the Healthcare System section of Humana’s Impact Report for more information.</p>
Organizational Profile	102-11	Precautionary principle or approach	Humana has not adopted a precautionary approach.
Organizational Profile	102-12	External Initiatives	<p>Humana recognizes that we are part of a bigger community—one that is linked to our members, patients, employees and neighbors. We are dedicated to the holistic health of all people, and that is why we invest in communities across the country to advance health equity. Health equity is about making sure we all have a fair and just opportunity to be as healthy as possible. Helping communities and the people in them grow stronger benefits all of us, because where people live, work and play is inextricable from their health outcomes. See how we’re partnering with communities to advance health equity on a local level and take on the social determinants of health that impact all of us.</p> <p>Humana is committed to taking action on the United Nations Sustainable Development Goals (UN SDGs). As a company, we are focused on UNSDG #3 (Good health and well-being), #8 (Decent work and economic growth) and #12 (Responsible consumption and production). Illustrating our commitment to advancing health equity, Humana's population health goals and other initiatives are described in Humana’s Impact Report.</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Organizational Profile	102-13	Memberships of associations	n/a
Strategy	102-14	Statement from senior decision-maker	Review the message from our CEO in Humana's Impact Report .
Ethics and Integrity	102-16	Values, principles, standards & norms of behavior	<p>In 2013, Humana's Management team – led by Humana President and CEO Bruce Broussard – identified the need for a set of values that would represent Humana's evolution as a Healthcare and Well Being company. After a series of interviews and focus groups with Humana employees, the five values (Inspire Health, Pioneer Simplicity, Rethink Routine, Cultivate Uniqueness and Thrive Together) were established. We launched a campaign to introduce the Values to all employees, and a dedicated team formed to ensure we integrated them into Humana's policies and processes.</p> <p>We include training on Humana's values to all newly hired employees during the Onboarding process. In addition, we integrate the values into training programs and workshops offered throughout the life cycle of a Humana employee. All employees, vendors and business partners learn about/review our values during Ethics and Compliance training (required for all Humana employees, new governance body members, workers performing the organization's activities, and business partners on an annual basis). Bruce Broussard along with the Management Team maintain responsibility for the Values, which are also available in Spanish on an internal site.</p> <p>More information about Humana's values, principles, standards, norms and behaviors, and policies and procedures around ethics: https://humana.gcs-web.com/corporate-governance and in the For the Healthcare section of Humana's Impact Report.</p>
Ethics and Integrity	102-17	Mechanisms for advice & concerns about ethics	The Ethics Office is responsible for managing the process (whereby employees, contingent labor, providers, shareholders and others can seek advice and report on behavior) including oversight of the third-party Ethics Help Line vendor, NAVEX, which provides intake and case management of questions and reports that are received via the Ethics Help Line. Employees and contingent labor are made aware of the communication process, including the Ethics Help Line, through Ethics & Compliance Training, which they take upon hire or contract, and annually thereafter. This information is also available through policies and on Humana's intranet and on Humana.com. Business partners are

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>made aware through communication and documents they are required to view/complete. Stakeholders and others are made aware of the Ethics Help Line through documents on Humana.com.</p> <p>Ethics & Compliance training explains why and how to report potential unethical behavior or seek advice about ethical dilemmas or ask questions. The Ethics Help Line is available 24/7. Policies and documents explaining the communication and reporting process are available on Humana's intranet and internet sites. Representatives speaking various languages are made available to speak with callers as necessary. The Ethics Help Line can be used anonymously and is accessible 24/7. Humana has a non-retaliation policy that is published in Ethics Every Day and in various policies; this process is documented at a high level in the Ethics Office Issue Intake and Tracking policy.</p> <p>More information about Humana's values, principles, standards, norms and behaviors, and policies and procedures around ethics: https://humana.gcs-web.com/corporate-governance and in the For the Healthcare section of Humana's Impact Report.</p>
Governance	102-18	Governance structure	<p>The business of the Company is managed under the direction of the Board of Directors, which is elected annually by the stockholders. The basic responsibility of the Board is to exercise its business judgment to act in what each Director reasonably believes to be in the best interests of Humana and its stockholders, while engaging in active and independent oversight of the management of the Company's business affairs and assets.</p> <p>The Board selects the senior management team, which is responsible for the day-to-day conduct of the Company's business.</p> <p>At all times, the Board shall have an Audit Committee, an Organization & Compensation Committee, and a Nominating & Corporate Governance Committee.</p> <p>There is designated Board level oversight of ESG via our Nominating, Governance & Sustainability Committee.</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Governance	102-23	Chair of the highest governance body	The Chair of the highest governance body (the Board of Directors) is the Chairman of the Board of Directors. The current Chairman of the Board is Mr. Kurt J. Hilzinger. Mr. Hilzinger is an independent director, pursuant to the Company's Corporate Governance Guidelines, and applicable New York Stock Exchange (NYSE), U.S. Securities and Exchange Commission (SEC), and, as applicable, Internal Revenue Code (IRS) independence requirements. Mr. Hilzinger is not an executive officer of the Company.
Stakeholder Engagement	102-40	List of stakeholders	<p>Humana engages a wide array of stakeholders, including the following groups:</p> <ul style="list-style-type: none"> • Employees • Members • Patients • Suppliers • Providers • Community Partners <p>Through our Population Health work, we engage various local community members through efforts, such as our Bold Goal advisory boards.</p>
Stakeholder Engagement	102-41	Collective bargaining agreements	As of December 31, 2021, less than one percent of Humana employees (36 employees) were covered by collective bargaining agreements.
Stakeholder Engagement	102-42	Identifying & selecting stakeholders	<p>Humana's core ESG team identified key stakeholder audiences based on the company's strategic priorities.</p> <p>See page 12 of our Annual Report for a list of stakeholders and examples of how they engaged in 2021.</p>
Stakeholder Engagement	102-43	Approach to stakeholder engagement	<p>See page 12 of our Annual Report for a list of stakeholders.</p> <p>See pages 53-55 of Humana's Proxy statement for information about stockholder engagement.</p> <p>Additionally, through Humana's Population Health work, we held virtual Town Halls that brought healthcare, business and community leaders together to identify health issues</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>that are most pressing for their respective communities and unite around how, together, we can have a positive impact on those issues.</p> <p>As part of our materiality work for this report, we reviewed the results of our most recent materiality assessment and updated the material topics to reflect our current business.</p> <p>Internally, we survey employees every 12 - 18 months through various engagement surveys, seeking to understand how employees feel about our impact efforts. Results of the surveys help inform Humana's strategy and our plans for connecting with employees to both listen and share the impacts of our work. If employees raise concerns, we route them to the appropriate team and discuss at a leadership level when warranted.</p>
Stakeholder Engagement	102-44	Key topics and concerns raised	See pages 53-55 of Humana's Proxy statement .
Reporting Practice	102-45	Entities included in the consolidated financial statements	Refer to Exhibit 21 in 2021 Form 10-K .
Reporting Practice	102-46	Defining report content & topic Boundaries	Humana's stakeholders include employees, members and patients, healthcare providers, suppliers and community partners. We engage with stakeholder groups through a variety of channels, including Humana's social network, surveys, employee engagement efforts (e.g., speaking at team meetings, Humana impact awareness campaigns) and community-facing efforts outlined on Humana's population health website. When questions arise, we aim to answer them fully and in a timely fashion to encourage ongoing dialogue. Results of surveys and other feedback inform our ongoing approach to corporate citizenship and ESG at Humana. See About this Report section of Humana's Impact Report

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Reporting Practice	102-47	List of all the material topics	<p>Topics included in Humana's Impact Report are those issues and initiatives that impact the health of:</p> <p>Each person:</p> <ul style="list-style-type: none"> Employees Associate Value Proposition and Employee Engagement, Well-Being and Development Initiatives Culture and engagement Wellness programs Preventative care coverage and other benefits Talent development <p>Members and Patients</p> <ul style="list-style-type: none"> Best Health Initiatives and Improved Outcomes for Members Preventive Care Managing conditions Neighborhood centers <p>Inclusion & Diversity:</p> <ul style="list-style-type: none"> Network resource groups Training (Unconscious Bias, etc) Diverse hiring and upskilling initiatives Non-discrimination and equal employment opportunities Demographics <p>Each Community:</p> <ul style="list-style-type: none"> Population health SDoH - Addressing the needs of the whole person, including social needs Predictive models and partnerships to address SDoH Community of Opportunity Research <p>The Humana Foundation</p> <ul style="list-style-type: none"> Investments Disaster Philanthropy

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>Employee Engagement Volunteerism Matching gifts Scholarships</p> <p>Sponsorships and Partnerships: Hometown support Wellness sponsorships (Silver Sneakers, National Senior Games, etc) Humana Military and Veterans</p> <p>Our Business and the Collective Healthcare System: Clinical Excellence and Quality through Coordinated Care Pivoting during a pandemic Quality Improvement Plan performance and retention Value-based Care and Provider networks Healthcare Service capabilities Access to affordable healthcare Right care in right place at right time (telehealth, home health) Advocacy/Public Policy</p> <p>Governance, Ethics, Compliance, and Accountability Oversight, structure, policies, and enforcement Standards of Excellence Ethics and Compliance Customer Data Privacy Protection and Technology Standards Supplier Diversity</p> <p>For the Environment: Environmental Sustainability and Health Impacts Greenhouse Gas Emissions Waste Diversion (hazardous, medical, chemical, administrative) Renewable Energy Mission Medication Environmental Policy Statement</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			Reducing energy Employee engagement SBTi plans
Reporting Practice	102-48	Restatements of information	There were no restatements of information provided in previous reports that would have a material effect.
Reporting Practice	102-49	Changes in reporting	The materiality assessment we conducted for our 2018 CSR Report identified material topics on which we reported. For 2019-2021, a subgroup of our internal corporate citizenship advisory board reviewed the results of our most recent materiality assessment and established a higher threshold for that which constitutes a material topic. That resulted in fewer material topics, all of which we address in this report. We consider a wide range of topics as important to our work of advancing health equity and inspiring health and well-being, but not all of them meet the threshold for material topics per GRI's definition. See About this Report section of Humana's Impact Report
Reporting Practice	102-50	Reporting period	See About this Report section of Humana's Impact Report
Reporting Practice	102-51	Date of most recent report	See About this Report section of Humana's Impact Report
Reporting Practice	102-52	Reporting cycle	See About this Report section of Humana's Impact Report
Reporting Practice	102-53	Contact point for questions regarding the report	See About this Report section of Humana's Impact Report
Reporting Practice	102-54	Claims of reporting in accordance with	See About this Report section of Humana's Impact Report

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
		the GRI standards	
Reporting Practice	102-55	GRI content index	See Humana's 2021 ESG Disclosures (this document) for the GRI index.
Reporting Practice	102-56	External assurance	Humana's leadership made the decision to follow the best practice of obtaining external assurance for Humana's Impact Report environment data. See For the Environment section of Humana's Impact Report for more information.
Local Communities	413	Management Approach (2016)	As a health and well-being company, we are 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, advance health equity, 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. We share detail on our progress in the For Each Community section of Humana's Impact Report . There is no limit regarding this topic boundary.
Local Communities	413-1 (2016)	Operations with local community engagement, impact assessments, and development programs	<p>As a health and well-being company, we are 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, advance health equity, 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. There is no limit regarding this topic boundary.</p> <p>Examples of operations with implemented local community engagement, impact assessments, and/or development programs include our Bold Goal initiatives (see the For Each Community section of Humana's Impact Report) and our environmental sustainability initiatives (see the For the Environment section of Humana's Impact Report).</p>
Anti-corruption	205	205 Management Approach (2016)	Humana Anti-corruption Statement

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Anti-corruption	205-2 (2016)	Communication and training about anti corruption policies and procedures	<p>All members of our Board of Directors completed the Ethics & Compliance Training, which covers anti-corruption. The file is available within the Legal Department and Ethics & Compliance Training team receives a copy of the Board of Directors Acknowledgement of training. In 2021, all employees completed Ethics & Compliance training that includes anti-corruption or were reported to Humana’s employee relations team for disciplinary actions up to and including termination. We conducted an annual training cycle close process for the 2021 training period.</p> <p>See 205-2 table for more detail.</p>
Economic Performance	201	Management Approach (2016)	See the Risk Factors section of our 2021 Form 10-K (starting on page 21), in which we detail the major risks relating to Humana's business.
Economic Performance	201-1 (2016)	Direct economic value generated and distributed	FY21 Payments to Government - Income tax payments: net \$227M Additional detail can be found in our 2021 Form 10-K .
Occupational Health & Safety	403	Management Approach (2016)	<p>Information about Humana's commitment to employee well-being is found in the For Each Person section of Humana's Impact Report.</p> <p>Some highlights: At Humana, we have rallied behind a purpose, showing that we care for each other and the communities where we live. Helping people achieve lifelong well-being has always been rooted in a simple principle: well-being is holistic. That means living happily with a balanced sense of purpose, health, belonging and security. These interconnected dimensions are the basis on which we can live our best lives. The synergy among them creates a spillover effect – improvement in one can lead to improvement in others.</p> <p>To help support our employees on their unique well-being journeys, we offer an array of benefits, programs and experiences. Benefit plans, such as medical plans, pharmacy benefits, preventive care, dental and vision plans help take care of physical and emotional needs. Employees can offset costs and be prepared for health expenses throughout the year through rewards and may even qualify for additional account funding in their Health</p>

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			<p>Savings Account (HSA) and Personal Care Account (PCA).</p> <p>Humana offers life insurance and voluntary benefits to our employees for some preparation and peace of mind when the unexpected arises. We offer some of these benefits at no cost, while others require coverage payment.</p> <p>Certain preventive care services – such as routine exams, tests, immunizations and preventive medicines for conditions like diabetes, high cholesterol, and high blood pressure – are available at no cost if enrolled in one of Humana’s medical plans. We are intentional about promoting preventive care throughout the year, and we offer our employees rewards for getting preventive care.</p> <p>When preventing or treating different conditions, there is an option to turn to techniques that are different from traditional therapies. Known as Complementary and Alternative Medicine (CAM)—acupuncture, massage therapy, and chiropractic services can offer supplemental care for your health and well-being.</p> <p>Boosting Biometrics offers a reward by recognizing whether our employees are achieving, maintaining, or working towards healthy biometric numbers. You can earn extra cash on your paycheck by committing to your health. In addition, by completing a full biometric screening and the full Go365 Health Assessment, employees can avoid additional costs. Managers and Human Resources cannot access associates’ personal health information. Also, Humana does not base employment decisions on employees’ screening results.</p> <p>Flexible work hours are at the discretion of leadership as to best manage work schedules. There may be opportunities for a customized approach allowing the employee to balance her/his/their needs with those of the business. Many options support the employees’ well-being inclusive of paid time off, volunteer time off, caregiver leave, bereavement, jury duty, and well-being time. Also, available are family medical leave act, disability plans, parental leave, domestic partner leave, and leaves of absence. More specifically, well-being time is 30 minutes of paid time each week for employees to support their individual needs.</p> <p>Humana is committed to optimizing the well-being and effectiveness of its workforce. Agile work provides the ability for leaders and employees to identify and leverage</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>alternative work arrangements that support the achievement of business goals and personal work preferences. This enables employees to work from a job-appropriate location of their choice for all or some of their work schedule and to create a work schedule that better fits the diverse demands of today’s work environment. Work-at-Home (WAH) and Flex programs are elements of an agile work environment.</p> <p>Employees may put money aside by using a Flexible Spending Account (FSA). Two types of accounts are available: Healthcare FSA helps pay for a variety of medical, dental and vision expenses and Dependent Care FSA helps pay for childcare and adult day care expenses. Dependent Care FSA allows pretax contributions to pay for childcare for dependents under the age of 13 and adult daycare for individuals who are unable to care for themselves. Included are dependent daycare centers, summer day camps, and non-school related care for school-aged children younger than 13.</p>
Occupational Health & Safety	403-1 (2018)	Occupational health and safety management system	<p>An Environmental Health and Safety (EH&S) Manual has been developed to provide guidance so that losses from fire, disaster, accidents, and illnesses may be reduced. Because of the diversity of the Humana facilities, the applicability of the EH&S Manual may vary by location. Policies and procedures are implemented by the individual properties based upon their needs. All Humana associates, contractors, and vendors should support Humana in achieving its goal of maintaining safe and secure facilities for its associates and members corporate obligation of protecting the assets of Humana.</p> <p>The EH&S Manual is comprised of six modules:</p> <ul style="list-style-type: none"> • Module I, Humana Safety Management System • Module II, Associate Safety & OSHA • Module III, Fire & Life Safety • Module IV, Emergency Management • Module V, Environmental Safety • Module VI, Contractor & Vendor Safety <p>For example, contents of Module I of EH&S Management System include:</p> <ul style="list-style-type: none"> • Description of the Humana Safety Management System Model • Management Leadership & Commitment • Standards & Guidance • Planning • Implementation & Operation

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<ul style="list-style-type: none"> • Assurance & Oversight • Appendices <p>Module II, Associate Safety & OSHA is comprised of three parts: Safety Committees, Associate Safety, and OSHA Compliance. Subsequent modules continue to delineate expectations and provide guidance and resources.</p> <p>The EH&S Manual is owned and maintained by Humana Safety and Security (HSS), specifically Environmental Health and Safety (EHS). The EH&S Manual is available electronically and accessible to all with access to Humana's intranet.</p> <p>Other processes we use to manage/mitigate occupational health and safety includes an Incident Reporting System (IRS), our HSS SharePoint site and a shared internal drive to manage occupational health and safety. Our Learning Management System (LMS) is the training solution for EHS/HSS that is available to employees; some courses are assigned based on roles, but all courses are available upon request. Humana's Enterprise Safety and Security Policy, which is based on Humana's Principle of Business Ethics and Humana Values, communicates our commitment to safeguarding and protecting our key assets, people, property, information, etc. We manage occupational health and safety via the health and safety management system as outlined in the EHSS Manual, which is accessible via an internal SharePoint site. EHS/HSS evaluates the effectiveness of the management approach through a variety of efforts, including drills, Enterprise Critical Incident Response Team (ECIRT) exercises, inclement weather exercises, regulatory reporting requirements, periodic maintenance tests and schedules, LMS training and regularly-scheduled meetings.</p>
Occupational Health & Safety	403-2 (2018)	Hazard identification, risk assessment, and incident investigation	<p>An Environmental Health and Safety (EH&S) Manual has been developed to provide guidance so that losses from fire, disaster, accidents, and illnesses may be reduced. Because of the diversity of the Humana facilities, the applicability of the EH&S Manual may vary by location. Policies and procedures are implemented by the individual properties based upon their needs. All Humana associates, contractors, and vendors should support Humana in achieving its goal of maintaining safe and secure facilities for its associates and members corporate obligation of protecting the assets of Humana.</p> <p>The EH&S Manual is comprised of six modules:</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<ul style="list-style-type: none"> • Module I, Humana Safety Management System • Module II, Associate Safety & OSHA • Module III, Fire & Life Safety • Module IV, Emergency Management • Module V, Environmental Safety • Module VI, Contractor & Vendor Safety <p>For example, contents of Module I of EH&S Management System include:</p> <ul style="list-style-type: none"> • Description of the Humana Safety Management System Model • Management Leadership & Commitment • Standards & Guidance • Planning • Implementation & Operation • Assurance & Oversight • Appendices <p>Module II, Associate Safety & OSHA is comprised of three parts: Safety Committees, Associate Safety, and OSHA Compliance. Subsequent modules continue to delineate expectations and provide guidance and resources.</p> <p>The EH&S Manual is owned and maintained by Humana Safety and Security (HSS), specifically Environmental Health Safety (EHS). The EH&S Manual is available electronically and accessible to all with access to Humana's intranet.</p> <p>Other processes we use to manage/mitigate occupational health and safety includes an Incident Reporting System (IRS), our HSS SharePoint site and a shared internal drive to manage occupational health and safety. Our Learning Management System (LMS) is the training solution for EHS/HSS that is available to employees; some courses are assigned based on roles, but all courses are available upon request. Humana's Enterprise Safety and Security Policy, which is based on Humana's Principle of Business Ethics and Humana Values, communicates our commitment to safeguarding and protecting our key assets, people, property, information, etc. We manage occupational health and safety via the health and safety management system as outlined in the EHSS Manual, which is accessible via an internal SharePoint site. EHSS/HSS evaluates the effectiveness of the</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>management approach through a variety of efforts, including drills, Enterprise Critical Incident Response Team (ECIRT) exercises, inclement weather exercises, regulatory reporting requirements, periodic maintenance tests and schedules, LMS training and regularly-scheduled meetings.</p> <p>Associates are encouraged to—and have a responsibility to—report all hazard and hazardous situations. This is communicated through the Associate Safety Handbook, which is available on Humana’s intranet and provided to all new hires. We also communicate it in the Associate Emergency Preparedness training, assigned to all new hires. Associates can report hazards, hazardous situations or concerns through a number of mechanisms, including:</p> <ul style="list-style-type: none"> • Our work order system • Directly to Humana Safety & Security at safety@humana.com or humanaglobalsecurity@humana.com • Directly to workplace solutions at workplacesolutions@humana.com • Through our internal social media platform • Directly to their leader <p>Concerns can also be reportedly anonymously through our Ethics hotline. In 2019, we introduced a new phone app, LiveSafe, to all Louisville associates (a full enterprise roll out is under way). LiveSafe provides self-service and peer-to-peer safety and security tools designed to enhance associate safety and well-being. This free tool is available for 24/7 business and personal use—at work, home or anywhere you want extra peace-of-mind. Our Ethics policy addresses non-retaliation; all associates and contractors are required to complete Ethics training annually.</p> <p>Work related injuries/illnesses are reported through an internal electronic reporting system that is available and easily accessible to all associates. Humana Safety and Security review all incidents. Investigations and corrective actions are managed and tracked through a process developed in our Safety Incident Management System through Service Now. Incident investigation methods and resources are included in the EHS Management System for individual Business use as well.</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Occupational Health & Safety	403-3 (2018)	Occupational health services	<p>Information about Humana's commitment to employee well-being is found in the For Each Person section of Humana's Impact Report.</p> <p>An Environmental Health and Safety (EH&S) Manual has been developed to provide guidance so that losses from fire, disaster, accidents, and illnesses may be reduced. Because of the diversity of the Humana facilities, the applicability of the EH&S Manual may vary by location. Policies and procedures are implemented by the individual properties based upon their needs. All Humana associates, contractors, and vendors should support Humana in achieving its goal of maintaining safe and secure facilities for its associates and members corporate obligation of protecting the assets of Humana.</p> <p>The EH&S Manual is comprised of six modules:</p> <ul style="list-style-type: none"> • Module I, Humana Safety Management System • Module II, Associate Safety & OSHA • Module III, Fire & Life Safety • Module IV, Emergency Management • Module V, Environmental Safety • Module VI, Contractor & Vendor Safety <p>For example, contents of Module I of EH&S Management System include:</p> <ul style="list-style-type: none"> • Description of the Humana Safety Management System Model • Management Leadership & Commitment • Standards & Guidance • Planning • Implementation & Operation • Assurance & Oversight • Appendices <p>Module II, Associate Safety & OSHA is comprised of three parts: Safety Committees, Associate Safety, and OSHA Compliance. Subsequent modules continue to delineate expectations and provide guidance and resources.</p> <p>The EH&S Manual is owned and maintained by Humana Safety and Security (HSS), specifically Environmental Health Safety (EHS). The EH&S Manual is available electronically</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>and accessible to all with access to Humana's intranet.</p> <p>Other processes we use to manage/mitigate occupational health and safety includes an Incident Reporting System (IRS), our HSS SharePoint site and a shared internal drive to manage occupational health and safety. Our Learning Management System (LMS) is the training solution for EHS/HSS that is available to employees; some courses are assigned based on roles, but all courses are available upon request. Humana's Enterprise Safety and Security Policy, which is based on Humana's Principle of Business Ethics and Humana Values, communicates our commitment to safeguarding and protecting our key assets, people, property, information, etc. We manage occupational health and safety via the health and safety management system as outlined in the EHSS Manual, which is accessible via an internal SharePoint site. EHSS/HSS evaluates the effectiveness of the management approach through a variety of efforts, including drills, Enterprise Critical Incident Response Team (ECIRT) exercises, inclement weather exercises, regulatory reporting requirements, periodic maintenance tests and schedules, LMS training and regularly-scheduled meetings.</p>
Occupational Health & Safety	403-4 (2018)	Worker participation, consultation, and communication on occupational health and safety	<p>Information about Humana's commitment to employee well-being is found in the For Each Person section of Humana's Impact Report.</p> <p>An Environmental Health and Safety (EH&S) Manual has been developed to provide guidance so that losses from fire, disaster, accidents, and illnesses may be reduced. Because of the diversity of the Humana facilities, the applicability of the EH&S Manual may vary by location. Policies and procedures are implemented by the individual properties based upon their needs. All Humana associates, contractors, and vendors should support Humana in achieving its goal of maintaining safe and secure facilities for its associates and members corporate obligation of protecting the assets of Humana.</p> <p>The EH&S Manual is comprised of six modules:</p> <ul style="list-style-type: none"> • Module I, Humana Safety Management System • Module II, Associate Safety & OSHA • Module III, Fire & Life Safety • Module IV, Emergency Management • Module V, Environmental Safety

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<ul style="list-style-type: none"> • Module VI, Contractor & Vendor Safety <p>For example, contents of Module I of EH&S Management System include:</p> <ul style="list-style-type: none"> • Description of the Humana Safety Management System Model • Management Leadership & Commitment • Standards & Guidance • Planning • Implementation & Operation • Assurance & Oversight • Appendices <p>Module II, Associate Safety & OSHA is comprised of three parts: Safety Committees, Associate Safety, and OSHA Compliance. Subsequent modules continue to delineate expectations and provide guidance and resources.</p> <p>The EH&S Manual is owned and maintained by Humana Safety and Security (HSS), specifically Environmental Health Safety (EHS). The EH&S Manual is available electronically and accessible to all with access to Humana's intranet.</p> <p>Other processes we use to manage/mitigate occupational health and safety includes an Incident Reporting System (IRS), our HSS SharePoint site and a shared internal drive to manage occupational health and safety. Our Learning Management System (LMS) is the training solution for EHS/HSS that is available to employees; some courses are assigned based on roles, but all courses are available upon request. Humana's Enterprise Safety and Security Policy, which is based on Humana's Principle of Business Ethics and Humana Values, communicates our commitment to safeguarding and protecting our key assets, people, property, information, etc. We manage occupational health and safety via the health and safety management system as outlined in the EHSS Manual, which is accessible via an internal SharePoint site. EHSS/HSS evaluates the effectiveness of the management approach through a variety of efforts, including drills, Enterprise Critical Incident Response Team (ECIRT) exercises, inclement weather exercises, regulatory reporting requirements, periodic maintenance tests and schedules, LMS training and regularly-scheduled meetings.</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Occupational Health & Safety	403-5 (2018)	Worker training on occupational health and safety	<p>An Environmental Health and Safety (EH&S) Manual has been developed to provide guidance so that losses from fire, disaster, accidents, and illnesses may be reduced. Because of the diversity of the Humana facilities, the applicability of the EH&S Manual may vary by location. Policies and procedures are implemented by the individual properties based upon their needs. All Humana associates, contractors, and vendors should support Humana in achieving its goal of maintaining safe and secure facilities for its associates and members corporate obligation of protecting the assets of Humana.</p> <p>The EH&S Manual is comprised of six modules:</p> <ul style="list-style-type: none"> • Module I, Humana Safety Management System • Module II, Associate Safety & OSHA • Module III, Fire & Life Safety • Module IV, Emergency Management • Module V, Environmental Safety • Module VI, Contractor & Vendor Safety <p>For example, contents of Module I of EH&S Management System include:</p> <ul style="list-style-type: none"> • Description of the Humana Safety Management System Model • Management Leadership & Commitment • Standards & Guidance • Planning • Implementation & Operation • Assurance & Oversight • Appendices <p>Module II, Associate Safety & OSHA is comprised of three parts: Safety Committees, Associate Safety, and OSHA Compliance. Subsequent modules continue to delineate expectations and provide guidance and resources.</p> <p>The EH&S Manual is owned and maintained by Humana Safety and Security (HSS), specifically Environmental Health Safety (EHS). The EH&S Manual is available electronically and accessible to all with access to Humana's intranet.</p> <p>Other processes we use to manage/mitigate occupational health and safety includes an</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>Incident Reporting System (IRS), our HSS SharePoint site and a shared internal drive to manage occupational health and safety. Our Learning Management System (LMS) is the training solution for EHS/HSS that is available to employees; some courses are assigned based on roles, but all courses are available upon request. Humana’s Enterprise Safety and Security Policy, which is based on Humana’s Principle of Business Ethics and Humana Values, communicates our commitment to safeguarding and protecting our key assets, people, property, information, etc. We manage occupational health and safety via the health and safety management system as outlined in the EHSS Manual, which is accessible via an internal SharePoint site. EHS/HSS evaluates the effectiveness of the management approach through a variety of efforts, including drills, Enterprise Critical Incident Response Team (ECIRT) exercises, inclement weather exercises, regulatory reporting requirements, periodic maintenance tests and schedules, LMS training and regularly-scheduled meetings.</p> <p>Numerous safety training courses are provided and/or required based on role. New hires are assigned the Emergency Preparedness Training and the Workplace Violence Prevention Policy & Procedure training. Other training is required based on role. Additional training is provided through third-party resources, including Powered Industrial Truck, Lockout/Tagout, Machine Guarding and First aid/CPR. Clinics, Guidance Centers (Neighborhood centers), Humana At Home and Mail Order Pharmacy operations also have an annual safety calendar that includes monthly safety topics that are reviewed with associates.</p>
Occupational Health & Safety	403-6 (2018)	Promotion of Worker Health	<p>At Humana, we have rallied behind a purpose, showing that we care for each other and the communities where we live. Helping people achieve lifelong well-being has always been rooted in a simple principle: well-being is holistic. That means living happily with a balanced sense of purpose, health, belonging and security. These inter-connected dimensions are the basis on which we can live our best lives. The synergy among them creates a spillover effect – improvement in one can lead to improvement in others.</p> <p>To help support our employees on their unique well-being journeys, we offer an array of benefits, programs and experiences.</p> <p>Benefit plans, such as medical plans, pharmacy benefits, preventive care, dental and vision plans help take care of physical and emotional needs. Employees can offset costs and be prepared for health expenses throughout the year through rewards and may even</p>

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			<p>quality for additional account funding in their Health Savings Account (HSA) and Personal Care Account (PCA).</p> <p>Humana offers life insurance and voluntary benefits to our employees for some preparation and peace of mind when the unexpected arises. We offer some of these benefits at no cost, while others require coverage payment.</p> <p>Certain preventive care services – such as routine exams, tests, immunizations and preventive medicines for conditions like diabetes, high cholesterol, and high blood pressure – are available at no cost if enrolled in one of Humana’s medical plans. We are intentional about promoting preventive care throughout the year, and we offer our employees rewards for getting preventive care.</p> <p>When preventing or treating different conditions, there is an option to turn to techniques that are different from traditional therapies. Known as Complementary and Alternative Medicine (CAM)—acupuncture, massage therapy, and chiropractic services can offer supplemental care for your health and well-being.</p> <p>Boosting Biometrics offers a reward by recognizing whether our employees are achieving, maintaining, or working towards healthy biometric numbers. You can earn extra cash on your paycheck by committing to your health. In addition, by completing a full biometric screening and the full Go365 Health Assessment, employees can avoid additional costs. Managers and Human Resources cannot access associates’ personal health information. Also, Humana does not base employment decisions on employees’ screening results.</p> <p>Flexible work hours are at the discretion of leadership as to best manage work schedules. There may be opportunities for a customized approach allowing the employee to balance her/his/their needs with those of the business. Many options support the employees’ well-being inclusive of paid time off, volunteer time off, caregiver leave, bereavement, jury duty, and well-being time. Also, available are family medical leave act, disability plans, parental leave, domestic partner leave, and leaves of absence. More specifically, well-being time is 30 minutes of paid time each week for employees to support their individual needs.</p> <p>Humana is committed to optimizing the well-being and effectiveness of its workforce.</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>Agile work provides the ability for leaders and employees to identify and leverage alternative work arrangements that support the achievement of business goals and personal work preferences. This enables employees to work from a job-appropriate location of their choice for all or some of their work schedule and to create a work schedule that better fits the diverse demands of today’s work environment. Work-at-Home (WAH) and Flex programs are elements of an agile work environment.</p> <p>Employees may put money aside by using a Flexible Spending Account (FSA). Two types of accounts are available: Healthcare FSA helps pay for a variety of medical, dental and vision expenses and Dependent Care FSA helps pay for childcare and adult day care expenses. Dependent Care FSA allows pretax contributions to pay for childcare for dependents under the age of 13 and adult daycare for individuals who are unable to care for themselves. Included are dependent daycare centers, summer day camps, and non-school related care for school-aged children younger than 13.</p> <p>See the For each Person: Humana Employees section of Humana's Impact Report.</p> <p>Additionally, For Humana lines of business that are required to report OSHA Recordable Injuries and Illnesses as part of 29 CFR 1904, the OSHA Recordable Incident Rate is 3.80. Please note this rate does not include Humana lines of business that are exempt from recordkeeping due to Non-Mandatory Appendix A to Subpart B of Part 1904.</p>
Occupational Health & Safety	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	<p>At Humana, we integrate a culture of safety and security into all aspects of our business to provide our associates, contractors, members and visitors a safe and secure work environment – we are committed to protecting people and safeguarding key assets, properties and information.</p> <p>We have an Enterprise Safety and Security Policy that applies to our associates, facilities (owned or leased), and anyone requesting facility admittance regardless of relationship. We maintain and utilize the following resources to manage/mitigate occupational health and safety: Environmental Health and Safety Manual, Incident Reporting System, Associate Safety Handbook and Associate Emergency Preparedness Training. Our safety and security team periodically performs on-site compliance audits to ensure safety plans and practices are implemented, in addition to providing training tools and information.</p>

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			<p>More information is found in the For Each Person section of Humana's Impact Report.</p>
Emissions	305	Management Approach (2016)	<p>Humana continuously strives to improve our environmental performance. Information about our commitment to the health of the environment can be found in Humana's Impact Report, For the Environment section.</p> <p>The largest opportunity to decrease our environmental impacts, including emissions, energy, waste and water, is in our internal operations because we provide services instead of products. By proactively managing toward environmental efficiency, Humana is positioned to offer reliable and cost-effective services to our customers.</p> <p>The Chief Administrative Officer has oversight for Humana's Workplace Solutions team. The team is responsible for day-to-day planning, coordination and implementation of Humana's operational environmental sustainability policies, including those around energy management and climate-change mitigation / adaptation. The Workplace Solutions team also leads initiatives toward achieving environmental targets in addition to tracking/reporting progress and assessing feasibility toward setting new targets. Humana's day-to-day environmental and sustainability objectives are managed by our Environmental Sustainability Practice Leader. This position is appointed by the Head of Workplace Solutions, who has direct responsibility for functions that directly address Humana's enterprise energy consumption and carbon emissions inventory: facilities, project management, real estate management, and aviation operations.</p> <p>Climate change impacts – such as increased frequency of extreme weather events, higher costs of energy, and consumer and investor interest in our sustainability efforts – pose risks and opportunities for Humana's business. We manage these impacts in several ways. We continually strengthen our already robust business continuity program, invest in energy management and efficiency projects, and pursue financial incentives to support efforts to reduce our environmental footprint. We set challenging environmental targets, collaborating with vendors and associates to achieve them. These efforts both mitigate</p>

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			risks and demonstrate Humana’s commitment to our members and employees by validating the intrinsic link between environment and well-being.
Emissions	305-2	Energy Indirect (Scope 2) GHG Emissions (2016)	Information about our GHG Emissions can be found in Humana's Impact Report , For the Environment section.
Emissions	305-5	Reduction of GHG Emissions (2016)	Information about our GHG Emissions can be found in Humana's Impact Report , For the Environment section.
Diversity and Equal Opportunity	405	Management Approach (2016)	<p>At Humana, we understand that inclusion enables a meaningful work environment where diverse individuals feel -like they belong and free to bring their whole selves to work. More information about our inclusion and diversity efforts can be found in Humana's Impact Report, For Each Person section.</p> <p>Our employees’ vast experiences and perceptions—their unique characteristics, backgrounds and beliefs—drive the groundbreaking, strategic thinking that gives Humana its competitive edge in a diverse marketplace. Our approach fosters innovative thinking and creativity, expands insights and generates better business outcomes.</p> <p>Nondiscrimination policy It is Humana policy to recruit, hire, train and promote people without regard to race, color, religion, sex, national origin, age, sexual orientation, gender identity or expression, disability or veteran status, except where age, sex or physical status is a bona fide occupational qualification.</p> <p>The hiring, compensation, promotion and development of minorities, women, individuals with disabilities and protected veterans is important in creating and maintaining a diverse workforce. Humana believes a diverse workforce is a competitively rich workforce and</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>continues to progressively fulfill not only the letter of the law but the spirit as well.</p> <p>Equal Employment Opportunity (EEO)/ Affirmative Action Humana is committed to the practice of equal employment opportunity. Our policy is to provide equal opportunity for all associates and applicants for employment as defined by federal, state, and local laws.</p> <p>To strengthen its commitment to equal employment opportunity, Humana has established an Affirmative Action Compliance Program, which strives to ensure that minority and female representation in all roles is proportionate to the number of qualified minorities and females in each recruitment area.</p> <p>Humana's Office of Inclusion and Diversity is responsible for monitoring and evaluation of the company's progress in this area and reporting results to the Executive Management Team. An Affirmative Action Plan Administrator is assigned to each Affirmative Action Plan (AAP) and works with line management to ensure implementation of the Affirmative Action Compliance Program.</p> <p>Equal access to services policy Humana provides all members and prospective members equal access to its services and is committed to operating its federally assisted programs without regard to: race, color, religion or national origin in compliance with Title VI of the Civil Rights Act of 1964 sex, age, or disability in compliance with Section 1557 nondiscrimination provisions of the Affordable Care Act (ACA)</p> <p>Its members and prospective members include individuals who are either Medicare eligible, participate in the federal Medicare program or are jointly eligible for participation in state Medicaid and Medicare programs.</p> <p>See the For Each Person: Inclusion and Diversity section of Humana's Impact Report.</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	See table 405-1 for detail
Customer Health & Safety	416	Management Approach (2016)	See the Our Products section (begins on page 5) of 2021 Form 10-K See the For Each Person: Members and Patients section of Humana's Impact Report See the Manage Your Health section of Humana.com
Customer Health & Safety	416-2 (2016)	Incidents of non-compliance concerning the health and safety impacts of products and services	Humana did not identify any incidents of non-compliance with regulations resulting in a fine or penalty, incidents of non-compliance with regulations resulting in a warning, or incidents of non-compliance with voluntary codes concerning health and safety impacts of products and services in 2021.
Customer Privacy	418	Management Approach (2016)	See pages 36 – 46 of Ethics Every Day. See For the Healthcare System, Governance and Accountability section of Humana's Impact Report
Customer Privacy	418-1 (2016)	Substantiated complaints concerning breaches of customer privacy and losses of customer data	We report required data breaches to the U.S. Department of Health and Human Services (HHS), Office for Civil Rights (OCR). In 2021, Humana received 1 substantiated complaint from outside parties and 6 complaints from regulatory bodies. U.S. Department of Health and Human Services Office for Civil Rights Breach Portal

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Non-discrimination	406	Management Approach (2016)	<p>The hiring, compensation, promotion and development of minorities, women, individuals with disabilities and protected veterans is important in creating and maintaining a diverse workforce. Humana believes a diverse workforce is a competitively rich workforce and intends to fulfill not only the letter of the law but the spirit as well.</p> <p>Humana provides equal employment opportunity for all individuals without regard to race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, disability, veteran status or marital status. Humana provides all members and prospective members equal access to its services and is committed to operating its federally assisted programs without regard to race, color, religion, sex, sexual orientation, gender identity or expressions, national origin, age or disability status. The aforementioned was pulled from Humana’s internal policy standards, which are reviewed annually.</p> <p>See p. 61 of Ethics Every Day and the For Each Person: Inclusion and Diversity section of Humana’s Impact Report for more information.</p>
Non-discrimination	406-1 (2016)	Incidents of discrimination and corrective actions taken	Humana treats this data as confidential company information.
Marketing & Labeling	417	Management Approach (2016)	<p>All Marketing Communications, Advertising and Materials produced and/or distributed on behalf of Humana or any of its insurance affiliates to customers or potential customers must adhere to applicable guidelines and practices, which include but are not limited to the following:</p> <ol style="list-style-type: none"> 1. NAIC Advertisements of Accident and Sickness Insurance Model Regulation 2. NAIC Advertisements of Life Insurance and Annuities Model Regulation 3. NAIC Model Rules Governing Advertisements of Medicare Supplement Insurance with Interpretive Guidelines, and applicable state laws and regulations 4. State Departments of Insurance requirements 5. State enacted regulations and rulings, as coordinated and implemented via Humana’s regulatory implementation process 6. CMS Medicare Communications and Marketing Guidelines and relevant CMS laws, regulations, and guidelines (e.g. 42 CFR 422 and 423, Chapters 3 and 4 of the Medicare Managed Care Manual and/or the Prescription Drug Benefit Manual, relevant portions of

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
			<p>the annual CMS Call Letter, other directives issued by CMS)</p> <p>7. CMS/State Medicare-Medicaid Marketing guidelines, as issued, in the states where Humana offers Medicare Medicaid Plans</p> <p>8. Applicable law, guidelines and/or contractual provisions related to any Medicaid programs in which Humana participates</p> <p>9. Not employ marketing practices or benefit designs that will have the effect of discouraging the enrollment of individuals with significant health needs in QHPs as defined by Title 45 of the Code of Federal Regulations Section 156.225(a) and (b) as it relates to the Patient Protection and Affordable Care Act; Exchange and Insurance Market Standards for 2015 and Beyond</p> <p>10. Relevant requirements or recommendations resulting from regulatory filing activities and feedback from regulatory bodies</p> <p>11. Results from regulatory audits</p> <p>Areas responsible for marketing support or communications are aware of the guidelines for the respective business lines and products about which they communicate. These areas operate in a manner and develop processes that ensure ongoing adherence to the relevant laws, regulations, and guidelines and consistent application of agreed upon required language, formats, disclosures, etc.</p> <p>Areas responsible for marketing support or communications consult with Regulatory Compliance, and Legal, as needed, in carrying out marketing, advertising, and communication activities.</p> <p>Medicare and Group Commercial Products are sold primarily through agents and consultants. Consultants are primarily used to make product recommendations to Humana customers. Humana also uses Managing General Agents (MGAs) to market products.</p> <p>Humana creates compelling brand, positioning and product advertisements to consumers and group business audiences by way of TV, radio, print, digital, collaterals, direct response and sponsorship channels. At an enterprise level, all marketing, consumer and member communications systems fall under Humana’s Chief Marketing Officer.</p>

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GRI Topic	GRI Subtopic Number	Disclosure Title	Humana Disclosure (As of December 31, 2021)
Marketing & Labeling	417-3 (2016)	Incidence of non-compliance concerning marketing communications	There were two incidents of non-compliance related to Humana’s Commercial marketing communication materials in 2021. Humana instituted various corrective measures to ensure the accuracy of its marketing communications. Further details about the incidents are confidential.
<p><i>*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.</i></p>			

GRI Table 102-8 A: Total number of employees by employment contract (permanent and temporary), by gender. All data is as of December 31, 2021.	
Employees	51693
Women	37372
Men	14295
No gender information available	26
Contingent Workers	36756
Women	18857
Men	14932
No available gender information	2967
TOTAL	88449
<p>Note: The employee total shown above is based on data pulled from Workday, which does not include approximately 3,000 Conviva employees. Where “no gender information available” is noted, the employee/contractor chose not to disclose their gender during the hiring process and employment, or such information was not provided to us from the vendor(s). Employees/contractors can change their information, such as gender, in Workday. As a result, the numbers can fluctuate over time.</p>	

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GRI Table 102-8 B: Total number of employees by employment contract (permanent and temporary), by region. All data is as of December 31, 2021.

Work State	Employee	Contingent Worker	Grand Total
Alabama	311	23	334
Alaska	1	2	3
Arizona	2555	2066	4621
Arkansas	131	9	140
California	664	166	830
Colorado	300	24	324
Connecticut	169	11	180
Delaware	50	3	53
District of Columbia	32	4	36
Florida	11126	653	11779
Georgia	1024	163	1187
Hawaii	26		26
Idaho	43	2	45
Illinois	867	236	1103
Indiana	2304	48	2352
Iowa	95	4	99
Kansas	201	22	223
Kentucky	11378	29977	41355
Louisiana	777	27	804
Maine	65	1	66
Maryland	137	43	180
Massachusetts	320	178	498
Michigan	231	33	264
Minnesota	177	38	215
Mississippi	195	6	201
Missouri	368	84	452
Montana	36	1	37
Nebraska	50	18	68

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Nevada	259	97	356
New Hampshire	46	7	53
New Jersey	470	168	638
New Mexico	45	2	47
New York	1280	75	1355
North Carolina	725	107	832
North Dakota	9		9
Ohio	3031	402	3433
Oklahoma	196	27	223
Oregon	40	7	47
Pennsylvania	669	63	732
Rhode Island	11	2	13
South Carolina	634	29	663
South Dakota	29		29
Tennessee	960	56	1016
Texas	4125	551	4676
Utah	93	65	158
Vermont	8	2	10
Virginia	638	90	728
Washington	215	28	243
West Virginia	109	53	162
Wisconsin	3358	808	4166
Wyoming	14	2	16
(blank)		165	165
Puerto Rico	1096	100	1196
Andhra Pradesh		6	6
Maharashtra		1	1
Grand Total	51693	36756	88449

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GRI Table 102-8 C: Total number of employees by employment type (full-time and part-time), by gender. All data is as of December 31, 2021.				
	Women	Men	(blank) ²	Grand Total
Limited Term	162	35		197
Per Diem	1523	132		1655
Regular	35105	13980	26	49111
VSP	582	148		730
(blank) ²	18857	14932	2967	36756
Grand Total ¹	56229	29227	2993	88449

Note: Employees can change their demographic information, such as gender, in Workday. As a result, the reported data can fluctuate over time.

1. Data includes Humana employees and contingent workers, excluding Kindred employees. Demographic data of Humana employees (excluding Kindred) can also be found in Humana's Proxy Statement (refer to page 13 of the [2022 Proxy Statement](#)).
2. Some demographic data unavailable for contingent workers.

GRI Table 205-2: Communication and training about anti corruption policies and procedures. All data is as of December 31, 2021.					
2021 Completions*	First tier, downstream or related entity of Humana supporting Humana's Medicare and/or Medicaid products and services - FDRs	Chain Pharmacies	Delegates	Sales Agencies	Suppliers
Total No.	1,448	242	679	351	176
Percentage of FDRs	100%	17%	47%	24%	12%

*FDRs received training via communications and educational materials on *The Foreign Corrupt Practices Act (FCPA)*, located in the following documents, which are distributed to each new FDR at initial orientation and annually thereafter:

- *Compliance Policy for Contracted Healthcare Providers and Third Parties (page 11)*
- *Ethics Every Day for Contracted Healthcare Providers and Third Parties (page 9)*

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GRI Table 405-1: Diversity of governance bodies and employees								
	Board of Directors		Humana Executive Officers		Humana VPs and Directors		All Humana employees below director level	
	2021	2020	2021	2020	2021	2020	2021	2020
Women	31%	25%	33%	23%	45%	67%	73%	71%
Men	69%	75%	67%	77%	55%	33%	27%	29%
<30 yrs. old	0	0	0%	0	0	0.02%	11.00%	12.00%
30 yrs. – 50 yrs. old	8%	8%	33%	38%	63%	82%	60%	60%
>50 yrs. old	92%	92%	67%	62%	37%	18%	29%	28%
Member of an ethnic minority or vulnerable group	23%	25%	17%	15%	21%	20%	46%	42%
Not a member of an ethnic minority or vulnerable group	77%	75%	83%	85%	79%	80%	54%	58%

Note: Data represented is as of December 31 of each respective year. Percentages in the table above have been rounded and may total greater than 100% as a result. Employees/contractors can change their information, such as gender, in Workday. As a result, the numbers can fluctuate over time.