

# Continuing to Inspire Lifelong Health and Well-being

2014-15 Corporate Social Responsibility  
**Progress Report**



**Humana®**

Published August 2015



**INSPIRE  
CULTIVATE  
RETHINK  
PIONEER  
THRIVE**

# Continuing to inspire lifelong health and well-being

At Humana, we aim to illustrate how our corporate social responsibility (CSR) efforts reflect our commitment to improving the health and well-being of our associates, our members, the communities we serve and our planet.

Last year, we published our [2012-2013 CSR Report](#) that detailed significant progress we've made in advancing our CSR platform of *Healthy People, Healthy Planet and Healthy Performance*.

This report highlights some of the CSR endeavors we have been engaged in since our biennial CSR Report was published in the spring of 2014.

We are especially proud of our ongoing work to help close the gap between people and the healthcare they need, our evolving environmental commitments and expanded inclusion & diversity efforts.

We hope you find the contents of this progress report both informative and inspiring. We look forward to sharing more with you as we continue our journey to create shared value – for our customers, our business and the communities we serve. We invite you to ask questions or share comments about this report and our overall CSR efforts by emailing us at [csr@humana.com](mailto:csr@humana.com).

## Our Journey Continues

We've made a great deal of progress over the past year. We are more committed than ever to helping people achieve their best health and to addressing the existing gaps between people and their care. We understand that our journey to run our business in a way that creates value for all of our stakeholders is never done. We will continue to explore how to best reach our associates, members and community members to help them in their quest for lifelong health and well-being. We are excited about the progress we've made and are even more excited about results to come as we continue our commitment to *Healthy People, a Healthy Planet and Healthy Performance*.



## ABOUT HUMANA

Offering members a holistic approach to well-being, Humana is headquartered in Louisville, Ky., with more than 48,000 associates across the country. We are a leading health and well-being company focused on making it easy for people to achieve their best health with clinical excellence through coordinated care. Our strategy integrates care delivery, the member experience, and clinical and consumer insights to encourage engagement, behavior change, proactive clinical outreach and wellness for the millions of people we serve.

Encouraging *Healthy People, a Healthy Planet and Healthy Performance* drives our CSR endeavors. From our corporate giving to our energy-saving measures, CSR at Humana is an extension of our company's values: Inspire Health, Cultivate Uniqueness, Rethink Routine, Pioneer Simplicity, and Thrive Together.



# Healthy People

## Helping people live healthier lives

As a company that wants to help people achieve their best health and well-being, Humana recognizes that well-being is about more than physical health. We take actions every day that encourage *Healthy People* – including physical, social and financial well-being – among our associates, members and communities across the country.

**In 2014, Humana expanded our dream to help people achieve lifelong well-being by committing to this 2020 goal:**  
**The communities we serve will be 20 percent healthier by 2020 because we make it easy for people to achieve their best health.**  
From helping seniors stay in their own homes longer to creating innovative apps that encourage healthy habits, we are trying to meet people where they are on their well-being journey and help them along the way.

## 2020 Goal

There are many ways we could have approached seeking our goal of making the communities we serve 20 percent healthier by 2020. At Humana, we're focused on offering Humana health plan members access to quality, affordable healthcare coverage and services through a consistent, best-in-class consumer experience. As we pursue our goal, we've identified five key points of influence where our integrated approach to care delivery has the greatest impact on improving people's health:

### Wellness and Prevention

Programs like HumanaVitality® – an incentive-based wellness rewards program with more than 3.8 million members, including many Humana associates – provide education, resources and coaching for people to make better daily choices that can improve their physical and mental health today and in the future. From 2012 to 2014, Humana associates enrolled in Vitality had lower health costs and fewer work absences than those who weren't.

### Primary Care

Relationships between physicians and their patients are critically important. Physicians know their patients' health. As more and more people in the U.S. struggle with chronic conditions that require ongoing care management, these relationships are more important than ever. Our relationships with more than 42,000 primary care providers either directly employed by the company or working with Humana through joint ventures and alliances are making it easier to connect these doctors with their patients.

### Pharmacy

Humana Pharmacy provides affordable medications to our health plan members. We want to ensure our members get the prescriptions they need when they need them. Our research shows Humana Pharmacy customers take their prescribed medications at a higher rate and have lower out-of-pocket costs than customers who obtain their prescriptions in retail locations.

### Home Health

People who face the greatest healthcare challenges need a comprehensive, full-service approach. That's why Humana offers in-home care, telephonic health counseling/coaching, and remote monitoring, among other programs. A recent two-year study showed that, on average, our Medicare Advantage members enrolled with Humana At Home™ lived longer than those who were not enrolled.

### Data Analytics

One of our priorities is to harness the power of data and analytics to improve the health of Americans and the system that cares for them. Humana's analytics operations review millions of clinical data points each day. Using social media, smartphone apps and other tools, Humana provides members, healthcare providers and healthcare companies real-time clinical insights to address gaps in care, improve health outcomes and reduce costs. In 2014, Humana used its data analytics capabilities to detect 4.3 million instances where necessary care (for example, an eye exam for a person with diabetes) had not been given; we alerted members and their physicians and followed up until the gaps were closed. In addition, we identified 1.9 million high-risk members through predictive models.

We believe that, through these points of influence, we can positively impact the health of the communities we serve. We're measuring that health by tracking "Healthy Days," an instrument developed by the Centers for Disease Control and Prevention (CDC) to measure population health. It asks people about general, self-rated health and recent days of physical health, mental health and activity limitation. A team of Humana clinical and analytics leaders along with national public health experts reviewed existing measures of population health, seeking a measure that is reliable, actionable, externally recognized, clinically relevant and simple. We're confident that by having this measure in place, we'll be able to evaluate our progress toward our 2020 goal.



## Associate well-being

Humana's efforts to improve health and well-being in the communities we serve are mirrored within our own walls. We challenge ourselves with creating an environment that encourages all facets of well-being – including social, financial and community – among our associates.

**While many of our associates are Humana health plan members and have access to member tools, all of our associates have access to a range of associate-specific tools and incentives to encourage their well-being, such as:**

- Health rewards programs, [HumanaVitality](#)® and Humana's WOW! Working on Well-being Account!®
- Well-being focused learning opportunities – both on-site and virtual
- Company-funded contributions to health savings accounts for healthy associates and those actively working to improve their health
- Volunteer matching opportunities and a tracking system

We continue to regularly monitor participation in these programs, including our 401(k) program and annual completion of a health-risk assessment. We also track health outcomes measured in our company-provided biometric screening. Doing so enables us to better identify what tools people find beneficial and helps us refine our offering to associates and Humana members.

**Through our annual, internal Well-being Report, we share progress that associates have made over the course of that year. The report highlights movement – both forward and backward – for key indicators specific to the associate population, including:**

- The number of biometric risks
- Percentage of overweight or obese associates
- An inclusion index
- 401(k) participation



## Partnerships in San Antonio

### VIVA SWIM FOR LIFE

San Antonio is a community where Humana has put significant focus. We have the potential to directly support more than 500,000 Humana members and 1,300 Humana associates who live in the San Antonio area. Dr. Sandra Delgado, a San Antonio resident who is the Chief Medical Officer for Humana's Government Business, began efforts to foster collaboration among San Antonio health leaders and influencers in 2014.

An example of this collaboration is Humana's sponsorship of San Antonio Sports' VIVA SWIM For Life presented by University Health System. Resulting, in part, from the high incidence of drowning among minority children in the community, the sponsorship with San Antonio Sports, the local nonprofit sports commission and children's charity, underwrites free swim lessons in San Antonio Parks & Recreation outdoor pools for local residents. The lessons are being taught at more than 20 pools across the city in an effort to help kids learn to swim. The lessons – offered to adults and children – are also a great way for people to learn a new form of exercise and engage in a life-long sport. As of the end of May 2015, more than 1,700 people had registered for the lessons, which started in late June. Those who complete their swim course by mid-August will have the opportunity to receive a ticket to USA Swimming's Phillips 66 National Championships and will receive a VIVA SWIM medal from an Olympian.

### H-E-B

Humana is partnering with the Texas-based grocer H-E-B to address the barriers preventing consumers from living healthier lives in San Antonio, including cost, convenience and culture. To do so, Humana hosted Lunch and Learns and store tours, led by H-E-B's Registered Dieticians, to teach our associates how to prepare healthy, family-friendly recipes and provide information on making better nutritional decisions. We also provided H-E-B's My Health and Wellness recipe guide, which includes two weeks of family-friendly recipes, shopping lists and coupons. We are currently working with H-E-B to design additional programs to improve the health of the community.



# Helping people live longer lives at home, not in a home

Most people want to keep living at home for as long as they can. However, over time, many require a higher level of care than they can typically get at home. Through personal care management and in-home care services, Humana At Home helps keep people safely in their homes and provides critical support for those in need of in-home care.

Humana At Home is our investment in helping people live safely at home, even when faced with medical and functional challenges. We provide innovative, holistic care management, homecare and skilled care services to nearly one million chronically ill and disabled individuals. And it's working: People who receive Humana At Home services live longer and go to the hospital less often than those who don't.

- Hospitalizations among those at highest risk for frequent admissions are cut in half (51%)<sup>1</sup>
- Longer life: People who received Humana At Home Care Management had a 26 percent improved two-year odds of survival<sup>2</sup>
- Impact among patients age 80+ are particularly high<sup>3</sup>
- People who received Humana At Home Care Management spent almost 500,000 more days at home<sup>4</sup>



<sup>1</sup> Humana At Home ongoing Care Management results (N=125,214) 11/01/12-12/31/14

<sup>2</sup> Hall B, Yang M, Painter P, et al. Poster presented at: Society for Medical Decision Making 36th Annual North American Meeting; October 18-22, 2014; Miami, Florida. Humana At Home results. N=57,041 clients who received care management. 1/1/2011-12/31/2012

<sup>3</sup> Humana At Home results. N=45,860 clients who received care management. 1/1/2011-12/31/2012

<sup>4</sup> More days at home based on members who were new to the Humana At Home service in 2014 and spent more days at home because of decreased hospital admissions and Emergency Room visits.

## Shooting for the stars

As one of the nation's top contractors of Medicare Advantage (MA) benefits, with approximately 3.2 million MA members, Humana is committed to enhancing our members' lives. One example: Medicare Stars Quality Ratings for our MA plans. The Centers for Medicare and Medicaid Services created the Stars program to improve the quality of care for Medicare Advantage members. The Stars program is an important part of quality improvement. Health plans are measured on a five-star scale with one being the lowest and five being the highest star rating. In 2014, Humana achieved a rating of five (out of five) stars for our CarePlus Health Plans, Inc. HMO plan in Florida.

**In addition to the five-star rating for the CarePlus plan, many Humana MA plans received higher stars ratings than in years past. Key highlights include:**

- Humana offered five MA plans that achieved a rating of 4.5 stars covering multiple states such as Florida, Ohio and Texas.
- Humana had 23 MA plans that achieved a rating of four stars or greater.
- Humana achieved a 2016 rating of four stars or higher for plans covering 92 percent of Humana's current MA membership during the 2015 plan year.

Our Stars ratings speak to our quality of customer service, responsiveness, preventive services and management of chronic conditions, such as diabetes and high blood pressure. For us, the rating also signals how well we are living our dream of helping people achieve lifelong well-being.



As our CSR efforts evolve, we recognize the need to broaden and deepen community partnerships and alliances that create value for multiple stakeholders. With Humana's commitment to our 2020 goal, we are strengthening our data-driven, consumer-focused outreach, as well as growing our healthcare provider networks and partnerships to help our members achieve their best health. These partnerships must meet and support physicians and their practices where they are on their journey from episodic fee-based care to Population Health, a holistic approach encompassing the totality of patient care and focused on health outcomes.

While multiple provider-affiliation models exist, three illustrate how Humana is increasingly becoming a part of the care delivery system dedicated to improved patient care: Humana-owned centers, joint ventures and provider alliances. Each value-based model is part of a continuum of options for healthcare providers with varying operational and investment needs. All build trusting partnerships with physicians by understanding their unique practice and patient populations and supporting them with consumer and clinical tools, resources and analytics.

Working together with the common goal of better patient care, Humana and our partner providers are achieving notable results reflected in nationally recognized quality and cost ratings.

### **Humana/Healthcare Provider Value-Based Partnerships Equals Exceptional Results**

Humana's individual Medicare Advantage results from 1 million members in 2013 show that value-based care is working to improve quality and lower costs.

- **Better Quality:** Humana's pay-for-value relationships experienced a 16 percent higher Healthcare Effectiveness Data and Information Set (HEDIS) Star score average of 4.25 as compared to providers outside of accountable care settings with a HEDIS Star score average of 3.65.
- **Lower Costs:** Humana experienced a 19 percent cost improvement in total in 2013 for members who were treated in a value-based care setting versus members who were treated by providers in original Medicare settings.

# Leveraging technology to improve health and well-being

At Humana, we understand the power that digital technology has to help drive positive health outcomes. We recently introduced a number of tools to make it easier for people to become and stay healthy. We also understand how important it is to meet people where they are as we work to minimize barriers to good health and well-being.

**The following are a few examples of innovations that exemplify how Humana is pioneering simplicity:**

## **MyHumana Family and Friends Caregiver Experience**

In 2015, Humana released functionality that allows Humana Medicare members to submit protected health information (PHI) forms through the web and share their PHI with their Family and Friends caregiver. Designated caregivers will also have access to a loved one's coverage and claims information simply by entering in their date of birth – making it easier for caregivers to manage their loved one's health and provide them with support.

## **MyHealth by Humana**

In an effort to help members take a more active role in their own health management, we launched the [MyHealth by Humana app](#). This personal health management tool helps track your health measurements to reach your goals – whether it's maintaining a healthier blood pressure, blood sugar and weight, eating better or learning more about your body. Members will get the measurement and motivation they need to live healthier and stronger than ever before.

## **Cue by Humana on iPhone**

Cue by Humana prompts users to take small actions known to result in better health – drink water, focus on breathing, focus on posture, get up and move, go outside for some fresh air, and stretch. Taking these small actions every day can help facilitate long-lasting healthy habits. The [free download](#) is not limited to Humana members; it's free and available to everyone.

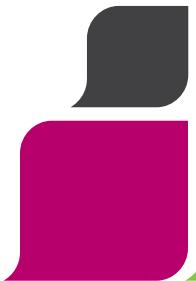


## Covering Mississippi

### **Humana Teams With Clinton Health Matters Initiative to Improve Public Health In Mississippi**

Since launching “Covering Mississippi,” a statewide mobile outreach and education campaign to provide Mississippians with information about healthcare coverage options available to them through the Affordable Care Act, Humana has become even more invested in the health of Mississippians. We've had a particular focus on Natchez and Adams County, Mississippi, where we, along with the Clinton Health Matters Initiative (CHMI), an initiative of the Clinton Foundation, have partnered to improve the health of that community.

In 2014, Humana and CHMI made a six-year commitment to work in the Natchez and Adams County community. One of our earliest displays of that commitment was a community meeting during which Natchez and Adams County residents shared what infrastructure changes they would like to see in order to improve their health and well-being. We felt it was important to hear from the community directly if we wanted to understand their health and well-being challenges. Meeting attendees discussed everything from community safety to clinical care; nothing was off the table. One of the outcomes of the community meeting was an innovative approach of leveraging churches as health homes where trained health advocates can help people live healthier lives. We kicked off the community programming in April of this year with the first of a series of physical-activity events, such as flag football and Zumba, and we look forward to seeing this collaborative yield positive health results.



## Humana Communities Benefit

The Humana Foundation's [Humana Communities Benefit](#) program is one example of our CSR commitment. Through Humana Communities Benefit, nonprofit 501(c)(3) organizations that aim to transform their communities by lowering barriers to health and well-being – and whose specific focus or overall efforts address diabetes and/or congestive heart failure – have an opportunity to apply for a multi-year grant totaling \$350,000. This reflects the new program structure that was launched in 2014 in an effort to maximize the program's impact.

In 2014, the Humana Foundation awarded nonprofits in Tampa Bay, Chicago and San Antonio a total of \$350,000 each over a three-year period. Recipients receive \$200,000 the first year; \$100,000 the second year; and \$50,000 the third year. Finalists who did not win the signature prize in each market received funding in the amount of \$10,000. The communities selected for the 2015 program are Fort Lauderdale, Fla., Knoxville, Tenn., and New Orleans.

Another program change was increased community feedback. While we have always partnered with community stakeholders during the grantmaking process, we amplified that partnership by adding an online community vote as part of an organization's total score in the final judging process. The online vote, which is based upon a video and short narrative submitted by the three finalists in each city, allows the community to weigh in on which organizations it feels are most deserving of the grant and helps bolster the organizations' final scores.

The 2014 finalists received a total of more than 100,000 votes in this first-ever online element of the program.

### **Humana Communities Benefit Grant in San Antonio Helps Caregivers**

Those with Alzheimer's face a long, lonely and uncertain journey, often falling into deep depression as the disease robs them of their memories and independence. The sense of loss

and severed connections takes a profound and devastating physical and emotional toll on those battling the disease as well as their family and caregivers.

Joyce Hernandez, a professional caregiver for a man with Alzheimer's, was struggling to understand the baffling and heart-breaking stages of the progressive disease. Her intense focus on improving the quality of his life made her lose sight of the physical and emotional toll that the disease was having on her and her loved ones. Her need to understand what her client was going through led her to [mmLearn.org](#), where she found the help they both needed.

The program was recently named one of three 2014 winners of a \$350,000 Humana Communities Benefit grant. In keeping with Morningside Ministries' mission to "care for those who cared for us," [mmLearn.org](#) offers free online training and support to those who are caring for older adults.

### **Chicago Nonprofit Brings Urban Farm to Food Desert, Sowing Seeds for Change**

PCC Community Wellness Center, which won a \$350,000 Humana Communities Benefit grant in 2014, is taking a giant step toward achieving its dream of giving back to the community by turning an 8,000-square-foot vacant lot into an urban farm that will bring fresh, affordable produce to a food desert on the west side of Chicago. Doctors would talk to their patients about ways to create a healthier lifestyle, but local residents, many struggling with poverty-related health issues, didn't have easy access to the fresh fruits and vegetables that they needed to improve their diets, said Robert Urso, President and CEO of the center. The grant from the Humana Foundation provided the center with an opportunity to make its dream come true, said Urso. The grant will be used to design and build the farm and train those who will sustain it.



# Healthy Planet

## Improving our environmental sustainability for a healthy planet

Humana's focus on a *Healthy Planet* aligns with our philosophy of doing well by doing good. We are proud of the actions we've taken to reduce greenhouse gas emissions, improve energy efficiency, conserve water, reduce waste and protect the environment. But our *Healthy Planet* journey is far from over. We recently extended our second generation of environmental goals with a target date of 2017.

### OUR GOALS

To achieve our goals, we continue to invest in capital projects intended to reduce energy consumption and emissions such as improvements at our data centers, adopting LED lighting standards, and exploring renewable energy options.

We're also adopting best practices for recycling and waste management. Last year, we instituted a green standard to outfit key facilities with single-stream recycling and shared collection bins. As part of the standard, we installed branded recycle and landfill bins at more than 30 locations, and as a result, recycling has increased by nearly 15 percent.



#### GOAL

**Five percent decrease** in greenhouse gas emissions from 2013's baseline emissions across our portfolio of owned and leased properties under vendor management.

#### STATUS

June 2014 to May 2015 compared to 2013 base: .66 percent increase



#### GOAL

**Five percent reduction** in annual energy consumption from 2013's baseline consumption across our portfolio of owned and leased properties under vendor management.

#### STATUS

June 2014 to May 2015 compared to 2013 base: .89 percent increase



#### GOAL

**40 percent waste diversion rate** of waste to landfill via reduction and recycling efforts at our portfolio sites where Humana and its vendors manage waste and recycling services.

#### GOAL

As of June 2015, we are at 22 percent diversion





### ASSOCIATE ENGAGEMENT

Humana recognizes the impact greenhouse gas emissions have on our global climate, and our associates play a critical role in helping us achieve a healthier planet. We encourage associates to participate in Humana's green initiatives through programs we offer. For example, Bash the Trash, a recycling contest among 21 sites that encourages associates to take action to drive change in their workspace. The site that increases its recycling diversion rate the most by end of 2015 (compared to a 2013 baseline) will be declared the winner. Bash the Trash officially launched in early 2014 and, through ongoing engagement of our associates and facilities teams, we've seen the overall diversion for the company reach new levels. At the close of first quarter in 2015, our diversion rate

was 27 percent. The sites with the greatest increases are those that have partnered with Humana's workplace solutions team to implement the shared-bin approach – an approach that eliminates desk-side collection bins altogether in lieu of clearly marked waste and recycle bins that are placed throughout the workspace.

We also leverage resources like The Humana Green Team, a group of associates who convene via our internal social media site to discuss and share *Healthy Planet* ideas for work and at home. As of March 2015, Humana Green Team membership had reached nearly 4,000 associates, positioning the group as one of the top 10 internal social media groups in our company.

### Looking ahead

At Humana, we continue to set new metrics and benchmarks and track our progress on environmental and social fronts. Looking ahead to 2017 and beyond, we pledge to enhance the health and well-being of the people we serve and the planet we share.

# Healthy Performance

## Using our differences to create an inclusive culture

Health is personal, and our ability to build deep relationships and create simple, personalized experiences for internal and external communities requires a diverse lens. At Humana, we see diversity as a reality of the world we live in, and inclusion is what we hope to achieve within it.

Diversity is the abundance of experiences and perceptions – the unique characteristics, backgrounds and beliefs of our associates – that drives the innovative, strategic thinking that gives Humana our competitive edge in the marketplace and enables us to thrive together.

### A few key successes from 2014 are that Humana:

- Launched the Executive Inclusion & Diversity Council, led by President and CEO Bruce Broussard
- Surpassed our Network Resource Group (NRG) participation goal by increasing membership to 13.2 percent of the associate population
- Was named in the Top 25 Noteworthy Companies by DiversityInc.
- Earned a perfect score of 100 in the Human Rights Campaign's Corporate Equality Index for third year in a row
- Won a Leadership 500 Excellence Award for our Development Acceleration Program

### Our focus for 2015 includes:

- Launching an Asian/Pacific Islander Network Resource Group, which gives us eight NRGs total
- Implementing strategy to focus on the needs of people with disabilities, including our Wounded Warriors as it ties into our Veterans Hiring Initiative
- Boosting professional development opportunities and a talent pipeline for women and people of color

To create an inclusive and diverse workforce that enhances the well-being of and experience for our associates, we engage with other organizations that share a similar commitment. These partners include the National Black MBA Association, National Society of Hispanic MBAs, Reaching Out LGBT MBA and YMCA Black Achievers Program, as well as the National Sales Network, National Hispanic Sales Network, National Black Accounting Association, National Medical Association, National Hispanic Nurses Association and National Black Nurses Association.

Learn more about our Inclusion & Diversity efforts in our [2014 Inclusion & Diversity Annual Report](#).



## Supporting associates' purpose

Purpose in our lives is core to our well-being, and family life enriches our sense of purpose like little else. Humana strives to have policies and procedures that depict our commitment to associates' holistic well-being. We continuously evaluate how we support our associates, and their feedback helps shape how we support them.

### We offer associates a myriad of contemporary benefits, including:

- Paid Parental Leave benefit that supports birth and adoptive parents – regardless of gender or sexual orientation
- Adoption Assistance for part- and full-time associates
- On-site fitness centers at some locations
- Flexible spending account for childcare
- Paid time off for volunteering
- Flexible work arrangements
- Paid time off
- Medical benefits for families, including domestic partners

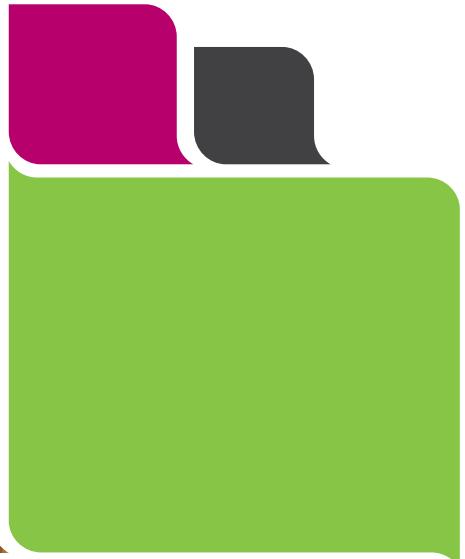


## Supporting our troops through collaboration

The jobless rate for veterans in 2014 was 5.3 percent; we're working to make that percentage smaller. At Humana, we see the veteran population as a valuable source of talented, committed and proven employees. That's one of the reasons that – in 2011 – Humana made a commitment to hire 1,000 veterans and/or their spouses for a variety of roles across the company by 2013.

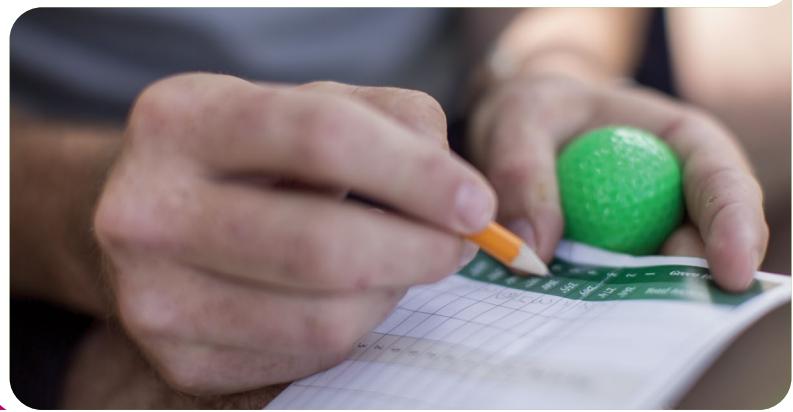
We were proud that we reached our hiring target in 16 months, and in early 2013, we committed to hiring an additional 1,000 veterans and/or spouses within two years; we have already met that goal and have since made an ongoing commitment to hire an average of 500 veterans and military spouses per year with a focus on hiring Wounded Warriors, National Guard veterans and veterans with disabilities.

To accomplish these hiring goals, we've launched a series of internal initiatives and partnered with leading national military service organizations including the White House's Joining Forces, the Military Spouse Employment Partnership, the Entrepreneurial Bootcamp for Veterans with Disabilities and many more.



# Awards & Recognition

At Humana, our commitment to health and well-being and the CSR efforts that support that are our way of doing business. Since the publication of our 2012-2013 CSR Report, Humana has continued to receive recognition for our social, environmental and governance efforts. While we didn't embark on our CSR journey for recognition, we are always honored when people take notice of our dedication to responsible business practices.



## Dow Jones Sustainability Indices (DJSI)

Humana was recognized on both the DJSI World and DJSI North America Indices in 2014. Humana has been recognized for nine consecutive years in the DJSI (through 2014) and has earned top marks among healthcare companies in areas such as responsible marketing practices and risk-and-crisis management.

## RobecoSAM Sustainability Yearbook

RobecoSAM, an investment specialist focused exclusively on sustainability investing and the organization that evaluates companies for the Dow Jones Sustainability Indices, included Humana in its 2015 Sustainability Yearbook as the Healthcare Providers & Services Industry Leader. We also received a Gold Class distinction for our excellent sustainability performance and enterprise-wide commitment to CSR; Humana is one of only nine U.S. companies to earn that distinction this year.

## Carbon Disclosure Project (CDP) Leadership Index

Humana received a 92 percent ranking in the Carbon Disclosure Project Leadership Index in 2014 and has been scored by the CDP for four consecutive years.

## CR Magazine's 100 Best Corporate Citizens

Humana ranked 61 on CR Magazine's 100 Best Corporate Citizens list in 2015 and is the highest-ranked health insurer on the list.

## FTSE4Good

For six consecutive years as of 2015, Humana has been included in the FTSE4Good Index series. The series is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices.

## Human Rights Campaign Corporate Equality Index

Humana earned a score of 100 on the Human Rights Campaign's Corporate Equality Index for the third year in a row. The index evaluates companies on a scale from 0 to 100 percent on LGBT-related policies and practices, including transgender health benefits and domestic partner benefits.

## Newsweek Green Rankings

Humana ranked 25 out of 500 companies in the 2015 Newsweek Green Rankings. Humana has been included in the Newsweek Green Rankings for six consecutive years, originally ranking 392 in 2009.

## National Business Group on Health's Best Employers for Healthy Lifestyles®

The Best Employers for Healthy Lifestyles award program recognizes workplace well-being initiatives that are comprehensive, innovative and effective. Humana received the Platinum Award and the Gold Award in 2014 and 2013 respectively.

## Military Times' Best for Vets: Employers

Humana has been recognized for three consecutive years, starting in 2012. Humana ranked 10 out of 59 employers in 2014.

## CivilianJobs.com's Most Valuable Employers for Military

Humana was included among the 2014 winners and has been recognized for three consecutive years, starting in 2012.

# Corporate Social Responsibility Scorecard

At Humana, we are dedicated to making business decisions that reflect our commitment to improving the health and well-being of our members, our associates, the communities we serve and our planet. The Corporate Social Responsibility (CSR) Scorecard aids in tracking the progress of our CSR efforts and identifying areas of opportunity.

METRIC	3Q13 - 4Q13	1Q14 - 2Q14	3Q14 - 4Q14	RATIONALE
<b>Every community we serve will be 20 percent healthier by 2020</b>	--	--	--	Humana's goal helps guide the business.
<b>Percentage of Active Human<sup>a</sup>Vitality Participants<sup>1</sup></b>	13%	20%	25%	Engagement in this wellness and rewards program measures positive impacts on community health.
<b>Well-being Snapshot Aggregate Score</b>	61	65.5	65.5	This is one indication of Humana's progress toward creating a culture of well-being among the associate population.
<b>Percentage of Overweight or Obese Associates</b>	72%	72%	72%	Being overweight or obese dramatically increases people's risk for health complications and harmful conditions.
<b>Waste Produced Per Associate</b>	73 lbs	66 lbs	63 lbs	This illustrates associates' commitment to reducing the waste they produce by opting for alternatives, such as recycling and using reusable dishes.
<b>Recycling Produced Per Associate<sup>2*</sup></b>	10 lbs	11 lbs	19 lbs	This illustrates associates' commitment to environmental sustainability and waste diversion.
<b>Water Consumption Per Associate<sup>3*</sup></b>	1394 gallons	1034 gallons	1275 gallons	Being aware of Humana's water consumption helps us identify areas for improvement and raise awareness among associates.
<b>Greenhouse Gas Emissions Per Associate<sup>4*</sup></b>	1 mtons CO <sub>2</sub> -e	1 mtons CO <sub>2</sub> -e	1 mtons CO <sub>2</sub> -e	This measures the environmental impact of our business.
<b>Paper Consumption Per Associate<sup>5*</sup></b>	10 lbs	11 lbs	9 lbs	This illustrates associates' commitment to eliminating unnecessary paper use, which contributes to less wastewater discharge from paper mills and better air quality from decreased energy consumption and more trees.
<b>Percentage of Members Who Have Opted to Receive Electronic EOBS or Smart EOBS</b>	10%	10%	9%	Tracking this number helps Humana assess the effectiveness of our efforts to reduce paper consumption where possible.
<b>Percentage of Humana Board members who are female and/or members of an ethnic minority<sup>6</sup></b>	20%	20%	20%	This demonstrates leadership diversity.
<b>Percentage of Humana Management Team members who are female and/or members of an ethnic minority</b>	21%	21%	21%	This demonstrates leadership diversity.
<b>Percentage of dollars spent with minority-owned, women-owned and small business suppliers</b>	13%	11%	14%	Our spend with diverse suppliers is one indicator of our commitment to supplier diversity.
<b>Percentage of Humana associates tracking hours in the Humana Volunteer Network</b>	6%	8%	10%	Volunteer hours logged indicate levels of associate engagement and community impact.
<b>Percentage of Humana Veterans Initiative goal (hiring 2,000 Veterans and/or their spouses) achieved</b>	77%	91%	120%	Progress toward this goal demonstrates Humana's commitment to creating an inclusive and diverse associate population.

Note: Unless otherwise noted, all numbers are averages for the indicated reporting period.

<sup>1</sup>Commercial members who are at Bronze+ Vitality Status™ and Medicare members who are aware of Humana Vitality / participating in the program. <sup>2</sup>Includes office waste only.

<sup>3</sup>This total only reflects sites where Humana is directly responsible for paying the water bill and where we have the utility set up through our bill pay provider. <sup>4</sup>mtons CO<sub>2</sub>-e metric tons of carbon dioxide equivalent

<sup>5</sup>This is based on paper ordered through Humana's iProcurement ordering system. Pounds reflect copy/print paper only. Weight is assigned to item/product descriptions based on data obtained from Humana's office supplies vendor.

<sup>6</sup>As of the end of the reporting period. \* Based on the average number of associates per indicated reporting period.

# Humana<sup>®</sup>

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