



Humana Inc. to Present at Merrill Lynch Health Services Conference

November 20, 2007

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LOUISVILLE, Ky.--(BUSINESS WIRE)--Nov. 20, 2007--Humana Inc. (NYSE: HUM) announced today that James H. Bloem, senior vice president and chief financial officer, will be making a presentation to investors at the Merrill Lynch Health Services Conference on November 27, 2007 at 9:30 a.m. eastern time.

A live audio web cast of the presentation along with the accompanying slides will be available via Humana's Investor Relations page at www.humana.com. The company suggests web cast participants sign on approximately 15 minutes in advance of the presentation to allow time to run a system test and download any free software needed for access purposes.

The conference presentation referred to above may include forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements are not guarantees of future performance and are subject to risks and uncertainties. Actual results could differ materially. Investors are advised to read Humana's Form 10-K for the year ended December 31, 2006, Form 10-Qs for the quarters ended March 31, 2007, June 30, 2007, and September 30, 2007 and Form 8-Ks filed during 2007 with the Securities and Exchange Commission ("SEC") for detailed discussions of important risk factors. Humana's SEC filings are also available via the Investor Relations section of its web site.

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health benefits companies, with approximately 11.3 million medical members. Humana offers a diversified portfolio of health insurance products and related services - through traditional and consumer-choice plans - to employer groups, government-sponsored plans, and individuals.

Over its 46-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

More information regarding Humana is available to investors via the Investor Relations page of the company's web site at www.humana.com, including copies of:

- Annual reports to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentations;
- Quarterly earnings news releases;
- Replays of most recent earnings release conference calls;
- Calendar of events (includes upcoming earnings conference call dates and times, as well as planned interaction with research analysts and institutional investors);
- Corporate Governance information.

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