

ISO 14064-3 GHG Emissions Verification

Limited Assurance Statement

Schneider Electric (“Schneider”) has been contracted by Humana Inc. (“Humana”) for independent third-party verification of Scope 1, Scope 2, and Scope 3 Greenhouse Gas (GHG) emissions verification for their North American operation’s fiscal year 2024 GHG emissions inventory to a limited assurance level. The verification was performed in accordance with the *ISO 14064-3: Greenhouse Gases – Specification with Guidance for Validation and Verification of Greenhouse Gas Assertions (2006)* standard. The Humana GHG Inventory was prepared using, and verified against, the *WRI/WBCSD Greenhouse Gas (GHG) Protocol – A Corporate Accounting and Reporting Standard (Revised 2013)*, including the *GHG Protocol Scope 2 Guidance (2015)* amendment.

Responsibilities

Humana has sole responsibility for its GHG Inventory. The preparation of the GHG Inventory, as well as its contents, is the responsibility of Humana. Humana is also responsible for defining, adapting, and maintaining the management and internal control systems from which the information is obtained.

Schneider Electric is responsible to issue an independent report based on the procedures used during our review. While Humana has also contracted with Schneider Electric to support the preparation of their GHG Inventory, those involved in the verification work are part of different operational teams with different management oversight. All verification work and all related communication has been performed with transparency so that Humana can trust in the independence of the verification.

Scope of Verification

The organizational boundary was established following the operational control approach. The scope of this engagement covered GHG Emissions sources for all of Humana’s operations, which are all located within North America. The verification included verification of Scope 1, Scope 2, and Scope 3 data along with water consumption, as follows:

- **Scope 1:** Natural Gas, Diesel, Propane, #2 Fuel Oil, Aviation Gasoline, Gasoline (Petrol) Mobile, Diesel, Ethanol blends, Refrigerants, and onsite Renewable power.
- **Scope 2:** Purchased electricity and renewable electricity
- **Scope 3:** Purchased goods & services, Capital Goods, Fuel & energy related activities, Upstream Transportation, Waste, Business Travel, Employee commuting, Employee telecommuting, Upstream leased assets, downstream leased assets, and Financed Emissions.
- **Water Consumption**

Level of Assurance

Schneider’s verification of Humana’s CY2024 was constructed to provide a limited level of assurance with a 5% materiality level.

Objectives

The objectives of this limited assurance verification exercise were:

- Determine if there is any evidence that GHG Emissions, as declared, were not accurate, complete, consistent, transparent, and free of material error or omission
- Review of the methodology for collecting data and preparing Humana's CY2024 GHG Inventory as stated within the Inventory Management Plan

GHG Verification Methodology:

- Interviews with relevant personnel at Humana and/or consultants assisting with preparation of the CY2024 GHG Inventory
- Review of documentary evidence produced by Humana
- Review of Humana's data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions
- Strategic audit of sites contributing significantly to consumption and/or emissions and random sampling of remaining operations data and calculation used to determine GHG emissions.

Recommendations to consider

While the recommendations below might allow for a more accurate GHG Inventory, none of them are material in nature for FY2024.

- Identify sites participating in the deregulated electric power market within the United States and utilize either the applicable eGrid factor or the electric power supplier emission factor rather than the distribution utility emission factor.
- The IMP should be updated to match the process used for the Gap Fill methodology. The Gap Fill methodology defined within the Inventory Management Plan (IMP) was not sufficiently detailed to apply to nuanced cases that were identified by the verification team. The process applied was consistent across all applicable data streams and the differences were not material. Recommendation is to update the IMP for greater clarity. These include:
 - Gap fill step #3: Update from using the average of the past two months to the average of the last three months.
 - Gap fill step #4: Update wording to indicated that the "last known value" will be the value from the nearest known month.
 - Ensure that later gap fill steps do not use prior gap fill estimates to estimate other months of data.
- The IMP should be updated to provide greater clarity on complex calculations, such as employee commuting, where decisions are made on different filter criteria.

Emissions Data Verified:

Scope	Source	Emissions by Source		Usage by Source	
		Sum of Total CO2e Emissions (Market-based) (mtons CO2-e)	Sum of Total CO2e Emissions (Location-based) (mtons CO2-e)	UOM (MWh)	Usage
Scope 1	Natural Gas	10,129	10,129	MWh	55,889.52
	Aviation Gasoline	2,823	2,823	MWh	11,903.89
	Diesel - Mobile	437	437	MWh	1,730.01
	Diesel - Stationary	97	97	MWh	383.59
	Ethanol Blend (E10)	81	81	MWh	364.95
	HFC-407C	43	43	lbs	50.00
	HFC-410A	1,691	1,691	lbs	1,652.40
	Renewable Power - Onsite - Owned	0	0	MWh	11.72
	Gasoline (Petrol) - Mobile	22,027	22,027	MWh	91,932.79
	Propane	0	0	MWh	1.38
	Ethanol (E85)	145	145	MWh	2,909.62
	HCFC- 22	6	6	lbs	6.67
	Ethanol - Mobile	0	0	MWh	0.95
	HFC-134A	0	0	lbs	0.34
	Scope 1 Total		37,480	37,480	
Scope 2	Electric Power	64,420	62,892	MWh	156,182.47
	Renewable Energy Credit (REC)	(5,857)		MWh	11,123.73
Scope 2 Total		58,562	62,892		

Scope	Sum of Total CO2e Emissions (Market-based) (mtons CO2-e)	Sum of Total CO2e Emissions (Location-based) (mtons CO2-e)
Scope 1	37,480	37,480
Scope 2	58,562	62,892
Grand Total	96,042	100,372

Scope 3 Emissions

Row Labels	Sum of Total CO2e Emissions (Primary) (mtons CO2-e)
Capital Goods	146,293
Downstream Leased Assets	476
Employee Commuting	22,382
Employee commuting - Teleworking	65,570
Purchased Goods and Services	6,897,449
Upstream Leased Assets	5,425
Upstream Transportation	128,798
Waste Generated in Operations	49,455
Business Travel	13,591
Fuel-and-Energy-Related Activities	11,086
Financed Emissions	2,637,298
Grand Total	9,977,822

Consumption Verified

Services	Usage UOM	Total
Waste Water	m ³	146,908
Water	m ³	519,889
Water - Irrigation	m ³	17,531
Grand Total		684,328

Conclusion and Verification Opinion

Schneider conducted verification activities in alignment with ISO 14064-3:2006(E) specifications.

Based on Schneider's verification activities and after voluntary corrective actions, Schneider has found no reason to believe that material errors, omissions, or misstatements exist in Humana's CY2024 GHG Inventory. Schneider also found that Humana's GHG accounting and calculation methodologies, processes, and systems for this inventory conform to WRI/WBCSD GHG Protocol.



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May 14, 2025



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May 14, 2025



Humana Inc.

2024 CDP Corporate Questionnaire 2024

Word version

Important: this export excludes unanswered questions

This document is an export of your organization's CDP questionnaire response. It contains all data points for questions that are answered or in progress. There may be questions or data points that you have been requested to provide, which are missing from this document because they are currently unanswered. Please note that it is your responsibility to verify that your questionnaire response is complete prior to submission. CDP will not be liable for any failure to do so.

[Terms of disclosure for corporate questionnaire 2024 - CDP](#)

C1. Introduction

(1.1) In which language are you submitting your response?

Select from:

English

(1.2) Select the currency used for all financial information disclosed throughout your response.

Select from:

USD

(1.3) Provide an overview and introduction to your organization.

(1.3.1) Type of financial institution

Select from:

Insurer

(1.3.2) Organization type

Select from:

Publicly traded organization

(1.3.3) Description of organization

Humana Inc. is committed to helping our millions of medical and specialty customers achieve their best health. Our successful history in care delivery and health plan administration is helping us create a new kind of integrated care with the power to improve health and well-being and lower costs. Our efforts are leading to a better quality of life for people with Medicare, Medicaid, families, individuals, military service personnel, and communities at large. To accomplish this, we support health care professionals as they work to deliver the right care in the right place for their patients, our customers. Our range of clinical capabilities, resources and tools, such as in-home care, behavioral health, pharmacy services, data analytics and wellness solutions, combine to produce a more navigable and effective health care experience.

Environmental sustainability is critical to fulfilling our mission of helping people with their health and well-being. The better we protect the health of our environments, including our operations, supply chain, and communities around us, the better we can positively support people on their health journeys. There is an undeniable link between our physical and emotional well-being and the health of the environment. We focus on health equity as it is an area in which Humana can make meaningful change for society. We've made great strides through our social determinants of health work, community support from The Humana Foundation, and partnerships with trusted organizations. We engage partners to identify social determinants of health driven by environmental

factors that impact the health of the population. We partner with AIR Louisville using technology, data analytics, and community collaboration to understand the environmental triggers of asthma to help our city leaders make smarter decisions about air quality.

In 2023, CDP reclassified Humana as a financial institution for CDP's activity sector due to our Insurance Services segment business. While Humana has been reclassified by CDP as a financial institution, our operations differ from traditional insurance models. For instance, our Medicare, Medicaid, and military health plan businesses are regulated and require acceptance of all eligible applicants regardless of health or medical history. As a result, actuarial underwriting is not a primary methodology used in our business.

(1.4) State the end date of the year for which you are reporting data. For emissions data, indicate whether you will be providing emissions data for past reporting years.

(1.4.1) End date of reporting year

12/31/2024

(1.4.2) Alignment of this reporting period with your financial reporting period

Select from:

Yes

(1.4.3) Indicate if you are providing emissions data for past reporting years

Select from:

No

[Fixed row]

(1.4.1) What is your organization's annual revenue for the reporting period?

117,761,000,000

(1.5) Provide details on your reporting boundary.

	Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?
	<i>Select from:</i> <input checked="" type="checkbox"/> Yes

[Fixed row]

(1.6) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

ISIN code - bond

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

US444859

ISIN code - equity

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

US4448591028

CUSIP number

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

444859102

Ticker symbol

(1.6.1) Does your organization use this unique identifier?

Select from:

Yes

(1.6.2) Provide your unique identifier

HUM

SEDOL code

(1.6.1) Does your organization use this unique identifier?

Select from:

No

LEI number

(1.6.1) Does your organization use this unique identifier?

Select from:

No

D-U-N-S number

(1.6.1) Does your organization use this unique identifier?

Select from:

No

Other unique identifier

(1.6.1) Does your organization use this unique identifier?

Select from:

No

[Add row]

(1.7) Select the countries/areas in which you operate.

Select all that apply

Dominican Republic

Puerto Rico

United States of America

(1.9) What was the size of your organization based on total assets value at the end of the reporting period?

46,479,000,000

(1.10) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?

Banking (Bank)

(1.10.1) Activity undertaken

Select from:

No

Investing (Asset manager)

(1.10.1) Activity undertaken

Select from:

No

Investing (Asset owner)

(1.10.1) Activity undertaken

Select from:

Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- No

(1.10.6) Type of clients

Select all that apply

- Asset owners
- Government / sovereign / quasi-government / sovereign wealth funds
- Institutional investors
- Corporate and institutional clients (companies)
- Business and private clients (banking)

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

- | | |
|-------------------------------------------------------------------|----------------------------------------------------|
| <input checked="" type="checkbox"/> Retail | <input checked="" type="checkbox"/> Fossil Fuels |
| <input checked="" type="checkbox"/> Apparel | <input checked="" type="checkbox"/> Manufacturing |
| <input checked="" type="checkbox"/> Services | <input checked="" type="checkbox"/> Infrastructure |
| <input checked="" type="checkbox"/> Materials generation | <input checked="" type="checkbox"/> Power |
| <input checked="" type="checkbox"/> Hospitality services | <input checked="" type="checkbox"/> Transportation |
| <input checked="" type="checkbox"/> Food, beverage & agriculture | |
| <input checked="" type="checkbox"/> Biotech, health care & pharma | |

Insurance underwriting (Insurance company)

(1.10.1) Activity undertaken

Select from:

- Yes

(1.10.2) Insurance types underwritten

Select all that apply

- Life and/or Health

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

- No

(1.10.6) Type of clients

Select all that apply

- Asset owners
institutional clients (companies)
- Retail clients
sovereign / quasi-government / sovereign wealth funds
- Institutional investors
- Business and private clients (banking)
- Family offices / high network individuals
- Corporate and
- Government /

(1.24) Has your organization mapped its value chain?

(1.24.1) Value chain mapped

Select from:

- Yes, we have mapped or are currently in the process of mapping our value chain

(1.24.2) Value chain stages covered in mapping

Select all that apply

- Upstream value chain
- Portfolio

(1.24.3) Highest supplier tier mapped

Select from:

- Tier 1 supplier

(1.24.4) Highest supplier tier known but not mapped

Select from:

(1.24.5) Portfolios covered in mapping

Select all that apply

Investing (Asset owner)

(1.24.7) Description of mapping process and coverage

Humana has mapped its supply chain and engaged with suppliers to better understand their sustainability metrics, goals, and targets. Additionally, Humana has mapped the emissions associated with our investment portfolio, including scope 3 financed emissions data. Humana will continue to engage with its supply chain and is committed to work with suppliers that share similar sustainability goals.

(1.24.1) Have you mapped where in your direct operations or elsewhere in your value chain plastics are produced, commercialized, used, and/or disposed of?

	Plastics mapping	Primary reason for not mapping plastics in your value chain	Explain why your organization has not mapped plastics in your value chain

[Fixed row]

C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities

(2.1) How does your organization define short-, medium-, and long-term time horizons in relation to the identification, assessment, and management of your environmental dependencies, impacts, risks, and opportunities?

Short-term

(2.1.1) From (years)

0

9

(2.1.3) To (years)

3

(2.1.4) How this time horizon is linked to strategic and/or financial planning

The short-term time horizon helps to identify and respond to acute physical risk posed by climate change as well as short-term CAPEX and strategic planning to mitigate the immediate negative effects of climate change to Humana. 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. The Chief Legal Officer (CLO) will inform the Board once a Significant Event and/or Crisis Event is declared. Staff are continuously monitoring crisis events and reporting through appropriate channels to document losses and damage. 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.

Medium-term

(2.1.1) From (years)

3

(2.1.3) To (years)

5

(2.1.4) How this time horizon is linked to strategic and/or financial planning

The medium-term time horizon helps to prepare Humana for both physical and transition risks to the business. The risk management and facilities teams operate in this time horizon to understand the threats posed to operations, physical assets, and clients in this 3–5-year range. 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. The CLO will inform the Board once a Significant Event and/or Crisis Event is declared. Staff are continuously monitoring crisis events and reporting through appropriate channels to document losses and damage. 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.

Long-term

(2.1.1) From (years)

5

(2.1.2) Is your long-term time horizon open ended?

Select from:

No

(2.1.3) To (years)

10

(2.1.4) How this time horizon is linked to strategic and/or financial planning

The long-term time horizon helps to prepare Humana and harden mitigation and adaptation measures to respond to the risk of climate change to the business. Humana plans to conduct scenario analysis across multiple warming scenarios to understand the impact to Humana's operations across future decades. The facilities, accounting, and insurance teams are already preparing to mitigate transition risk as well as bolstering Humana's ability to react to climate disaster scenarios to physical assets. 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. The CLO will inform the Board once a Significant Event and/or Crisis Event is declared. Staff are continuously monitoring crisis events and reporting through appropriate channels to document losses and damage. 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.
[Fixed row]

(2.2) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts?

(2.2.1) Process in place

Select from:

11

Yes

(2.2.2) Dependencies and/or impacts evaluated in this process

Select from:

Impacts only

(2.2.3) Primary reason for not evaluating dependencies and/or impacts

Select from:

No standardized procedure

(2.2.4) Explain why you do not evaluate dependencies and/or impacts and describe any plans to do so in the future

Humana is working to understand how currently assessed risks and opportunities relate to overarching impacts from Humana's operations as dependencies on the environment for operation continuation. Humana is currently working on creating this holistic process across its business units and internal teams.

[Fixed row]

(2.2.1) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities?

	Process in place	Risks and/or opportunities evaluated in this process	Is this process informed by dependencies and/or impacts process?
	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities	Select from: <input type="checkbox"/> Yes <input type="checkbox"/> No

[Fixed row]

(2.2.2) Provide details of your organization’s process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities.

Row 1

(2.2.2.1) Environmental issue

Select all that apply

- Climate change

(2.2.2.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this environmental issue

Select all that apply

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.2.3) Value chain stages covered

Select all that apply

- Direct operations
- Upstream value chain

(2.2.2.4) Coverage

Select from:

- Full

(2.2.2.5) Supplier tiers covered

Select from:

- Tier 1 suppliers
- Tier 2 suppliers
- Tier 3 suppliers
- Tier 4+ suppliers

(2.2.2.7) Type of assessment

Select from:

- Qualitative only

(2.2.2.8) Frequency of assessment

Select from:

- As important matters arise

(2.2.2.9) Time horizons covered

Select all that apply

- Short-term
- Medium-term
- Long-term

(2.2.2.10) Integration of risk management process

Select from:

- A specific environmental risk management process

(2.2.2.11) Location-specificity used

Select all that apply

- Local

(2.2.2.12) Tools and methods used

Other

- Desk-based research
- internal company methods

(2.2.2.13) Risk types and criteria considered

Acute physical

- Tornado Storm
(including blizzards, dust, and sandstorms)
- Wildfires
- Cyclones, hurricanes, typhoons

- Heavy precipitation (rain, hail, snow/ice)
- Flood (coastal, fluvial, pluvial, ground water)

Chronic physical

- Changing precipitation patterns and types (rain, hail, snow/ice)
- Coastal erosion
- Increased severity of extreme weather events
- Temperature variability
- Water stress

Policy

- Changes to national legislation
- Poor enforcement of environmental regulation

Market

- Availability and/or increased cost of raw materials
- Changing customer behavior
- Contraction of insurance markets, leaving clients exposed and changing the risk parameters of the credit
- Rise in risk-based pricing of insurance policies (beyond demand elasticity)

Reputation

- Impact on human health
- Increased partner and stakeholder concern and partner and stakeholder negative feedback
- Negative press coverage related to support of projects or activities with negative impacts on the environment (e.g. GHG emissions, deforestation & conversion, water stress)

Technology

- Data access/availability or monitoring systems
- Transition to lower emissions technology and products
- Transition to water intensive, low carbon energy sources

Liability

- Exposure to litigation
- Non-compliance with regulations
 - Regulation and supervision of environmental risk in the financial sector

(2.2.2.14) Partners and stakeholders considered

Select all that apply

- Customers
- Employees
- Local communities
- Regulators
- Suppliers

(2.2.2.15) Has this process changed since the previous reporting year?

Select from:

- Yes
- No

(2.2.2.16) Further details of process

Business areas and operational teams across the Company are responsible for identifying, assessing, mitigating, monitoring, and managing risk and opportunities within their respective areas. The process for managing risks versus opportunities is similar in that the same business owners evaluate potential impacts to their specific areas within Humana, whether it be reducing impacts of physical risks, such as extreme weather-related events or addressing transition risks, such as capitalizing on energy rebates for efficiency projects.

Regarding physical risks, Enterprise Crisis Management and Business Continuity teams as well as Humana's Safety and Security team (to include Environmental Health and Safety and Fusion Center), continuously evaluate the potential impact of acute physical risks, such as extreme weather events. The Fusion Center partners and shares real-time information with the Enterprise Critical Incident Response Team to ensure information is available to respond to emergency events across the enterprise. Humana's tools, and tools leveraged from vendors, provide access to real-time weather data to track potential events and is critical to our preparations before hurricane season.

. In 2024, Humana moved to a water-barrier self-deployment model for sites that may be impacted by storms. These preparations were completed for Hurricanes Helene and Milton, which saw substantial impacts to Humana in 2024. Hurricanes Helene and Milton posed a potential risk to 23,118 employees and contractors, along with 200 facilities situated in their projected paths. Over 600 employees and contractors were connected with Human Resources partners for support. For Hurricanes Helene and Milton, the Fusion Center leveraged the Humana Notification System (HNS) to conduct wellness checks on potentially impacted employees, providing real-time updates on their safety status. Humana also provides resources such as HR's information, the Employee Assistance Program, and Helping Hands applications.

In relation to Humana's insurance program including property coverage, there has been a shift in availability of capacity and higher rates due to climate change and catastrophic losses. Humana has increased its understanding of property values and ensuring formulas to calculate values are as accurate as possible.

Humana's preparedness plans include working with various suppliers and non-profit agencies to procure and donate water bottles and other essentials as required. Humana's sustainability leaders, alongside facility management vendors and consultancy partners, work to collectively identify and implement strategies to ensure compliance with regulations. The team reports to upper-level management on necessary improvements, particularly those requiring capital, and progress toward compliance.

[Add row]

(2.2.4) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts related to your portfolio activities?

Investing (Asset owner)

(2.2.4.1) Process in place covering this portfolio

Select from:

Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

Impacts only

(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio

Select from:

Judged to be unimportant or not relevant

(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future

Humana has conducted a baseline of its portfolio financed emissions which included hot spot analysis. This analysis will be the driver to understand future risk assessments to the portfolio. Our external asset managers also give us scorecards with updated climate related data on our portfolio to track climate risk. Humana is currently working with our external managers to determine the best path forward for integrating climate considerations into investment processes and decision-making in order to deliver on our financed emissions target.

Insurance underwriting (Insurance company)

(2.2.4.1) Process in place covering this portfolio

Select from:

No, and we do not plan to within the next two years

(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio

Select from:

Judged to be unimportant or not relevant

(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future

Humana does not have direct underwriting in its business activities, yet it is tracking insurance underwriting on its assets and the inclusion of climate related risk topics to ensure accurate valuation and coverage.

[Fixed row]

(2.2.5) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities related to your portfolio activities?

Investing (Asset owner)

(2.2.5.1) Process in place covering this portfolio

Select from:

Yes

(2.2.5.2) Risks and/or opportunities related to this portfolio are evaluated in the process

Select from:

Risks only

(2.2.5.3) Is this process informed by the dependencies and/or impacts process?

Select from:

Yes

(2.2.5.6) Explain why you do not have a process for evaluating both risks and opportunities related to this portfolio that is informed by a dependencies and/or impacts process

Text field [maximum 2,500 characters]

Insurance underwriting (Insurance company)

(2.2.5.1) Process in place covering this portfolio

Select from:

No, and we do not plan to within the next two years

(2.2.5.4) Primary reason for not evaluating risks and/or opportunities related to this portfolio

Select from:

Judged to be unimportant or not relevant

(2.2.5.5) Explain why you do not evaluate risks and/or opportunities related to this portfolio and describe any plans to do so in the future

Since 2014, the Patient Protection and Affordability Care Act and The Health Care and Education Reconciliation Act of 2010, which we collectively refer to as the Health Care Reform Law, requires certain group health plans to guarantee insurance and renew coverage without pre-existing conditions, exclusions or health-status rating adjustments. Accordingly, certain group health plans are not subject to underwriting. Further, underwriting techniques are not employed in connection with our individual Medicare, military services, or Medicaid products because government regulations require us to accept all eligible applicants regardless of their health or medical history. Moreover, while climate change can have direct and indirect impacts on the human health and health conditions, it's not generally clear to enable the correlation between medical conditions and acute or chronic physical climate changes or the transition to a lower-carbon economy.

[Fixed row]

(2.2.6) Provide details of your organization’s process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities related to your portfolio activities.

Investing (Asset owner)

(2.2.6.1) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select from

- Dependencies
- Impacts
- Risks
- Opportunities

(2.2.6.2) % of portfolio covered by the assessment process in relation to total portfolio value

(2.2.6.3) Type of assessment

Select from

- Qualitative only
- Quantitative only
- Qualitative and quantitative

(2.2.6.4) Industry sectors covered by the assessment

Select all that apply:

- Apparel
- Biotech, health care & pharma
- Food, beverage & agriculture
- Fossil Fuels
- Hospitality
- Infrastructure
- International bodies
- Manufacturing
- Materials
- Power generation
- Retail

- Services
- Transportation services

(2.2.6.5) Frequency of the assessment

Select from

- More than once a year
- Annually
- Every two years
- Every three years or more
- As important matters arise
- Not defined

(2.2.6.6) Time horizons covered

Select all that apply:

- Short-term
- Medium-term
- Longterm
- Not defined

(2.2.6.8) Location specificity used

Select all that apply:

- Sitespecific
- Local
- Subnational
- National
- Not location specific

(2.2.6.9) Tools and methods used

Select all that apply:

- CDP Disclosure Framework
- Corporate Bond Water Credit Risk Analysis Tool
- Drought Stress Testing Tool
- ENCORE
- Environmental Justice Atlas
- External consultants
- F4B – Finance for Biodiversity
- Global Forests Watch Pro
- Internal tools/methods
- Investor Water Toolkit
- PBAF – Partnership for Biodiversity Accounting Financials
- Portfolio temperature alignment
- Risk models

- Scenario analysis
- Stress tests
- Sustainability Policy Transparency Toolkit (SPOTT)
- The Transition Pathway Initiative (TPI)
- Transition Assessment (PACTA) tool
- Trase Finance
- UNEP FI Corporate Impact Analysis Tool
- UNEP FI Portfolio Impact Analysis Tool for Banks
- WRI Aqueduct
- WWF Biodiversity Risk Filter

(2.2.6.8) Partners and stakeholders considered

Select all that apply:

- Customers
- Employees
- Investors
- Local communities
- Indigenous peoples
- NGOs
- Regulators
- Suppliers

(2.2.6.8) Further details of process

(2.2.7) Are the interconnections between environmental dependencies, impacts, risks and/or opportunities assessed?

(2.2.7.1) Interconnections between environmental dependencies, impacts, risks and/or opportunities assessed

Select from:

- No

(2.2.7.3) Primary reason for not assessing interconnections between environmental dependencies, impacts, risks and/or opportunities

Select from:

- Lack of internal resources, capabilities, or expertise (e.g., due to organization size)

(2.2.7.4) Explain why you do not assess the interconnections between environmental dependencies, impacts, risks and/or opportunities

Humana is interested in learning about best practices, proper methodologies, and techniques for how to assess interconnections, but does not currently have the expertise.

[Fixed row]

(2.2.8) Does your organization consider environmental information about your clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process?

	We consider environmental information
Investing (Asset owner)	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(2.2.9) Indicate the environmental information your organization considers about clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process, and how this influences decision-making.

Investing (Asset owner)

(2.2.9.1) Environmental issues covered

Select all that apply

Climate change

(2.2.9.2) Type of environmental information considered

Select all that apply

Emissions reduction targets

Science-Based Net-Zero Targets

(2.2.9.3) Process through which information is obtained

Select all that apply

Data provider

(2.2.9.4) Industry sectors covered by due diligence and/or risk assessment process

Select all that apply

- Retail
- Apparel
- Services
- Materials generation
- Hospitality bodies
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma
- Fossil Fuels
- Manufacturing
- Infrastructure
- Power
- International

(2.2.9.5) % of portfolio covered by the process in relation to total portfolio value

30

(2.2.9.6) Total portfolio value covered by the process

0

[Add row]

(2.4) How does your organization define substantive effects on your organization?

Risks

(2.4.1) Type of definition

Select all that apply

- Qualitative
- Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

- Revenue

(2.4.3) Change to indicator

Select from:

- Absolute decrease

(2.4.5) Absolute increase/ decrease figure

150000000

(2.4.6) Metrics considered in definition

Select all that apply

- Frequency of effect occurring

(2.4.7) Application of definition

Quantifiable indicator: 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 at least \$150 million of P&L impact to identify "Crisis" level events, which pose the most risk.

Opportunities

(2.4.1) Type of definition

Select all that apply

- Qualitative

(2.4.6) Metrics considered in definition

Select all that apply

- Time horizon over which the effect occurs

(2.4.7) Application of definition

Humana has assessed and is monitoring the opportunities associated with emissions reduction and increased usage of renewable energy.

[Add row]

C3. Disclosure of risks and opportunities

(3.1) Have you identified any environmental risks which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

Climate change

(3.1.1) Environmental risks identified

Select from:

No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:

Environmental risks exist, but none with the potential to have a substantive effect on our organization

(3.1.3) Please explain

Humana is exploring opportunities to connect its robust climate risk management framework to financial metrics to better inform both external and internal stakeholders of potential long-term risk.

Plastics

(3.1.1) Environmental risks identified

Select from:

No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:

Not an immediate strategic priority

(3.1.3) Please explain

Humana does not quantify risk and opportunities related to plastics but has a strong commitment to recycling and reuse. Within our offices and physical locations, we implemented a range of initiatives to minimize resource waste and promote environmentally conscious practices like recycling programs, office supplies reuse, and furniture and supplies donations. Some of our pharmacy packaging is also eco-friendly and utilizes biodegradable materials.

[Fixed row]

(3.6) Have you identified any environmental opportunities which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

	Environmental opportunities identified
Climate change	Select from: <input checked="" type="checkbox"/> Yes, we have identified opportunities, and some/all are being realized

[Fixed row]

(3.6.1) Provide details of the environmental opportunities identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

Opp1

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Resource Efficiency

Move to more energy/resource efficient buildings [CC only]

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

- Direct operations

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

- United States of America

(3.6.1.8) Organization specific description

Humana strives to engage vendors that can support our progress toward achieving sustainability goals while saving on operational costs. Our Workplace Solutions team, in partnership with our real estate services providers integrate and demonstrate energy efficiency and other sustainability components across the various service lines, including facility & building management services, transaction / lease management, and supply chain / procurement.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

- Reduced indirect (operating) costs

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

- Short-term

(3.6.1.11) Likelihood of the opportunity having an effect within the anticipated time horizon

Select from:

- Very likely (90–100%)

(3.6.1.12) Magnitude

Select from:

- Low

(3.6.1.14) Anticipated effect of the opportunity on the financial position, financial performance and cash flows of the organization in the selected future time horizons

With increased efficiency measures and renewable energy programs, Humana will save on future financial impacts from increases around electricity costs and waste disposal.

(3.6.1.15) Are you able to quantify the financial effects of the opportunity?

Select from:

Yes

(3.6.1.17) Anticipated financial effect figure in the short-term - minimum (currency)

\$231,692

(3.6.1.18) Anticipated financial effect figure in the short-term – maximum (currency)

\$231,692

(3.6.1.23) Explanation of financial effect figures

Sustainable practices are utilized within our infrastructure, continually optimizing buildings to improve environmental efficiency and operational performance. We proactively review and assess building utilization for optimal building performance,. We focus on sites that drive the majority of our energy consumption, including our offices in downtown Louisville as well as our data centers, distribution centers and clinics around the country. In total, we’ve reduced operating costs by approximately \$231,692 in 2024 through the aforementioned measures.

(3.6.1.24) Cost to realize opportunity

(3.6.1.25) Explanation of cost calculation

.

(3.6.1.26) Strategy to realize opportunity

We performed controls optimization reviews and energy audits at our largest energy-using buildings including CenterWell Pharmacy Distribution Center in Ohio, and Corporate headquarters and data centers in Kentucky, with dynamic energy modeling used to further analyze energy conservation measures at our Waterside headquarters building. In 2025, we’ll perform similar comprehensive energy assessments at our distribution centers nationwide.
We continued to implement building automation systems (BAS) connections in partnership with IT, enabling real-time monitoring and remote management of HVAC systems in our CenterWell® clinics.

This integration has increased efficiencies, allowed engineers to address potential issues remotely, and decreased the need for site visits.

When opening new spaces, like our CenterWell Senior Primary Care® clinics, we incorporate energy-efficient measures, such as LED lighting and smart thermostats. In addition, remote building monitoring solutions allow us to adjust heating and cooling schedules, enhancing comfort and energy use, while also predicting and preventing potential energy failures.

We are advancing our renewable energy procurement strategy through short- and longterm renewable energy sources. Renewable energy credits (RECs) and power purchase agreements (PPAs) in deregulated markets are considerations in this effort.

(3.6.2) Provide the amount and proportion of your financial metrics in the reporting year that are aligned with the substantive effects of environmental opportunities.

Climate change

(3.6.2.1) Financial metric

Select from:

OPEX

(3.6.2.2) Amount of financial metric aligned with opportunities for this environmental issue (unit currency as selected in 1.2)

(3.6.2.3) % of total financial metric aligned with opportunities for this environmental issue

Select from:

1-10%

(3.6.2.4) Explanation of financial figures

Humana continues to invest in energy efficient projects and climate resilience infrastructure. For example, in 2024, Humana moved to a water-barrier self-deployment model for sites that may be impacted by storms.

[Add row]

C4. Governance

(4.1) Does your organization have a board of directors or an equivalent governing body?

(4.1.1) Board of directors or equivalent governing body

Select from:

Yes

(4.1.2) Frequency with which the board or equivalent meets

Select from:

As important matters arise

(4.1.3) Types of directors your board or equivalent is comprised of

Select all that apply

Executive directors or equivalent

(4.1.4) Board diversity and inclusion policy

Select from:

Yes, and it is publicly available

(4.1.5) Briefly describe what the policy covers

The Nominating, Governance & Sustainability Committee has responsibility for Board-level oversight of the Company's ESG strategy, practices, and reporting. The 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 Human Resources 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. Example of climate-related decision: Management discussed with the Nominating, Governance & Sustainability Committee of the Board a proposal to create a science-based target aligned with criteria established by the Science Based Targets initiative (SBTi). The committee ultimately agreed with management's recommendation, and a science-based target was validated. This same process was conducted in 2024 as Humana sought to set a target on its scope 3 category 15 emissions while better understanding the implications of its lending. Subsequently, the Investment Committee of Humana's Board of Directors approved an amendment to Humana's Investment Guidelines to reflect financed emissions alignment.

(4.1.6) Attach the policy (optional)

2024 Humana Impact Report_Finalpdf.pdf,2024 Humana Impact Report_Finalpdf.pdf

[Fixed row]

(4.1.1) Is there board-level oversight of environmental issues within your organization?

	Board-level oversight of this environmental issue	Primary reason for no board-level oversight of this environmental issue	Explain why your organization does not have board-level oversight of this environmental issue
Climate change	Select from: <input checked="" type="checkbox"/> Yes	Select from:	Rich text input [must be under 2500 characters]
Biodiversity	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	As part of our materiality assessment process, biodiversity has not been identified as a material topic.

[Fixed row]

(4.1.2) Identify the positions (do not include any names) of the individuals or committees on the board with accountability for environmental issues and provide details of the board's oversight of environmental issues.

Climate change

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply

- Chief Risk Officer (CRO)
- Chief Compliance Officer (CCO)
- Board-level committee
- General Counsel
- Other, please specify :CHRO, ESG Steering Committee

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

- Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

- Individual role descriptions

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

- Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

- Reviewing and guiding the assessment process for dependencies, impacts, risks, and opportunities
- Approving corporate policies and/or commitments
- Monitoring compliance with corporate policies and/or commitments
- Overseeing the setting of corporate targets
- Overseeing and guiding the development of a business strategy

(4.1.2.6) Scope of board-level oversight

Select all that apply

- Risks and opportunities to our own operations
- Risks and opportunities to our investment activities

(4.1.2.7) Please explain

Humana's internal ESG Steering Committee, overseen by our Chief Human Resources Officer and Chief Legal Officer, guides 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. We've established five key measure categories (the "Categories") of our ESG program

that align to our strategic business goals, supporting our commitments to sustainable business and improving health outcomes. The five Categories are 'Access to healthcare,' Data privacy and protection, 'Environmental impact,' 'Product quality and safety,' and 'Talent and diversity'. The ESG Steering Committee is responsible for reviewing Humana's decarbonization strategy, including energy efficiency projects and related equipment, employee incentives, which help to drive action and ownership aligned with our overall ESG strategy, and finally setting strategic direction within the organization.

The initiatives listed as the focus of the ESG Steering Committee are climate-related transition risks and opportunities. Humana is exposed to these risks and has the capacity to realize opportunities related to its transition to a lower-carbon economy.

The Nominating, Governance & Sustainability Committee reviews the Company's environmental impact report annually before publication. The Committee also annually reviews management's proposed goals and may receive updates as needed. The key risks of investing in Humana Inc. are described under "Risk Factors" in its Annual Report on Form 10-K and may be updated throughout the year in its Quarterly Reports on Form 10-Q and other SEC filings. Changes to Humana's Risk Factors are led by the Company's Law Department in consultation with the Enterprise Risk Management ("ERM") team and appropriate subject matter experts. The full Board reviews the Risk Factors annually in connection with the Form 10-K and on an ongoing basis with respect to Form 10-Q filings, ensuring proper oversight. The ERM team establishes and manages the enterprise risk framework whereby the risk register is utilized to document identified risks, and proactively monitor, measure and mitigate risks, including any climate-related issues. Humana evaluates risks including, but not limited to, general business risks, pricing risks, actuarial risks, operational risks, strategic risks, regulatory risks, talent and labor risks, distribution and supply chain risks, credit risks, and financial market risks; climate change factors are integrated into this list depending on relevancy and impact, such as the potential impacts of extreme weather events, natural disasters, epidemics and pandemics (and the potential for these events to occur more frequently or with more intense effects as a result of the impacts of global climate change), or environmental regulations.

[Fixed row]

(4.2) Does your organization's board have competency on environmental issues?

Climate change

(4.2.1) Board-level competency on this environmental issue

Select from:

Yes

(4.2.2) Mechanisms to maintain an environmentally competent board

Select all that apply

Having at least one board member with expertise on this environmental issue

(4.2.3) Environmental expertise of the board member

Experience

Experience in an organization that is exposed to environmental-scrutiny and is going through a sustainability transition

[Fixed row]

(4.3) Is there management-level responsibility for environmental issues within your organization?

	Management-level responsibility for this environmental issue	Primary reason for no management-level responsibility for environmental issues	Explain why your organization does not have management-level responsibility for environmental issues
Climate change	Select from: <input checked="" type="checkbox"/> Yes	Select from:	Rich text input [must be under 2500 characters]
Biodiversity	Select from: <input checked="" type="checkbox"/> No, and we do not plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	As part of our materiality assessment process, biodiversity has not been identified as a material topic.

[Fixed row]

(4.3.1) Provide the highest senior management-level positions or committees with responsibility for environmental issues (do not include the names of individuals).

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

Chief Risks Officer (CRO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

Managing environmental dependencies, impacts, risks, and opportunities

Assessing environmental dependencies, impacts, risks, and opportunities

(4.3.1.3) Coverage of responsibilities

Select all that apply

- Dependencies, impacts, risks and opportunities related to our own operations and/or upstream value chain

(4.3.1.4) Reporting line

Select from:

- Reports to the board directly

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:

- Half-yearly

(4.3.1.6) Please explain

The Humana Inc. (the “Company”) Enterprise Risk Management (“ERM”) governance structure consists of oversight from the Company’s Board of Directors (the “Board”) and the Board’s Audit Committee (in collaboration with material risks overseen by other committees), and implementation through the Company’s management team utilizing 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 internal 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 within their respective areas. The Company’s Enterprise Risk Management and Regulatory Compliance departments represent the Company’s second line of defense. The ERM department is led by Humana’s Chief Financial Officer, to whom the Chief Audit and Risk Officer (CARO) reports, whereas the Regulatory Compliance department is led by Humana’s Chief Legal Officer (CLO), to whom the Chief Compliance Officer (CCO) reports. Humana’s Internal Audit (IA) department represents the third line of defense, which provides independent and objective assurance to senior management and the Board regarding first and second line risk management functions, internal control systems, and governance processes. Humana considers the CARO and CCO to share in the highest level of management for climate-related issues.

Refer to Humana’s TCFD-aligned responses within its [Impact Report](#) for comprehensive disclosure (Governance (b); pgs. 152-153).

(4.5) Do you provide monetary incentives for the management of environmental issues, including the attainment of targets?

	Provision of monetary incentives related to this environmental issue	% of total C-suite and board-level monetary incentives linked to the management of this environmental issue	Please explain
Climate change	Select from: <input checked="" type="checkbox"/> Yes	0	Humana does not track the total percentage of monetary incentives as they vary per role and position.

[Fixed row]

(4.5.1) Provide further details on the monetary incentives provided for the management of environmental issues (do not include the names of individuals).

Climate change

(4.5.1.1) Position entitled to monetary incentive

Board or executive level

Other C-Suite Officer, please specify :All C-Suite Employees with incentives written in their goals

(4.5.1.2) Incentives

Select all that apply

Bonus - % of salary

(4.5.1.3) Performance metrics

Emission reduction

Reduction in absolute emissions

(4.5.1.4) Incentive plan the incentives are linked to

Select from:

Short-Term Incentive Plan, or equivalent, only (e.g. contractual annual bonus)

(4.5.1.5) Further details of incentives

Incentive compensation is available to eligible employees participating in the company's Associate Incentive Plan (AIP). As a part of AIP, for employees, who have annual goals related to emissions reductions or other related ESG performance goals, this would be considered as a part of their individual multiplier opportunity coupled with the overall plan that is based, in part, on annual financial results including cost savings and cost avoidance that result from efforts to manage energy consumption and emissions that ultimately impact the company's financial results.

(4.5.1.6) How the position's incentives contribute to the achievement of your environmental commitments and/or climate transition plan

The performance indicator is in line with our proposed near-term science-based target.

Climate change

(4.5.1.1) Position entitled to monetary incentive

Senior-mid management

- Environment/Sustainability manager

(4.5.1.2) Incentives

Select all that apply

- Bonus - % of salary

(4.5.1.3) Performance metrics

Emission reduction

- Reduction in absolute emissions

(4.5.1.4) Incentive plan the incentives are linked to

Select from:

- Short-Term Incentive Plan, or equivalent, only (e.g. contractual annual bonus)

(4.5.1.5) Further details of incentives

Humana's team of environmental-sustainability managers, which includes individuals within Humana's Enterprise Associate and Business Solutions team, have key performance indicators relative to their execution on sustainability program initiatives including progress toward Humana's greenhouse gas emissions and energy reduction goals.

(4.5.1.6) How the position's incentives contribute to the achievement of your environmental commitments and/or climate transition plan

The performance indicator is in line with our proposed near-term science-based target.
[Add row]

(4.6) Does your organization have an environmental policy that addresses environmental issues?

	Does your organization have any environmental policies?
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(4.6.1) Provide details of your environmental policies.

Row 1

(4.6.1.1) Environmental issues covered

Select all that apply
 Climate change

(4.6.1.2) Level of coverage

Select from:
 Organization-wide

(4.6.1.3) Value chain stages covered

Select all that apply
 Direct operations
 Upstream value chain
 Portfolio

(4.6.1.4) Explain the coverage

This document reflects Humana's efforts in support of environmental sustainability and is in alignment with our Environmental, Social and Governance (ESG) strategy to positively impact the health of each person, each community, the healthcare system, and the environment.

(4.6.1.5) Environmental policy content

Environmental commitments

- Commitment to comply with regulations and mandatory standards
- Commitment to stakeholder engagement and capacity building on environmental issues

Climate-specific commitments

- Other climate-related commitment, please specify :Emissions reduction

(4.6.1.6) Indicate whether your environmental policy is in line with global environmental treaties or policy goals

Select all that apply

- No, and we do not plan to align in the next two years

(4.6.1.7) Public availability

Select from:

- Publicly available

(4.6.1.8) Attach the policy

Humana Expands Science-Based Targets with New SBTI-Validated Target.pdf
[Add row]

(4.7) Does the policy framework for the portfolio activities of your organization include environmental requirements that clients/investees need to meet, and/or exclusion policies?

Investing (Asset owner)

(4.7.1) Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies

Select from:

No, and we do not plan to include environmental requirements and/or exclusion policies in our policy framework in the next two years

(4.7.2) Primary reason for not including both policies with environmental client/investee requirements and environmental exclusion policies in your policy framework for portfolio activities

Select from:

No standardized procedure

(4.7.3) Explain why the policy framework for your portfolio activities does not include both policies with environmental client/investee requirements and environmental exclusion policies

Humana is not prioritizing exclusionary policies to our portfolio but is working with external asset managers to decarbonize the overall emissions associated with investments by monitoring the portfolio financed emissions by each portfolio company in scope holdings and working with asset managers to work towards our goal.

[Fixed row]

(4.9) Does your organization offer its employees a pension scheme that incorporates environmental criteria in its holdings?

Climate change

(4.9.1) Pension scheme incorporates environmental criteria in its holdings

Select from:

Yes, as an investment option

(4.9.2) Describe how funds within the pension scheme are selected and how your organization ensures that environmental criteria are incorporated

Humana does not currently offer ESG funds in the line-up, but we do offer self-directed brokerage where the participant has access to invest in ESG funds. Within the self-directed brokerage window, there are both passively and actively managed funds. Self-directed brokerage gives employees access to mutual funds beyond what's available in the fund line-up within the plan. Humana does not select funds in the self-directed brokerage window, however we apply restrictions, such as Humana stock and Humana bonds, along with tax-exempt mutual funds, and publicly traded limited

partnerships. Currently, Humana does not leverage a specific set of ESG criteria to select the funds within the retirement scheme.

[Fixed row]

(4.10) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

(4.10.1) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

Select from:

Yes

(4.10.2) Collaborative framework or initiative

Select all that apply

Science-Based Targets Initiative (SBTi)

Science-Based Targets Initiative for Financial Institutions (SBTi-FI)

(4.10.3) Describe your organization's role within each framework or initiative

In May 2025, Humana's science-based target (SBT) was validated. This milestone highlights Humana's dedication to sustainability, reinforcing its commitment to improving health and well-being while aiming for significant emissions reductions across the company's value chain. Humana Inc. commits to 67.3% of its listed equity and corporate bond portfolio by invested value setting SBTi-validated targets by 2029 from a 2022 base year.

This complements the company's existing targets covering the rest of its value chain, including a commitment to reduce absolute Scope 3 emissions from purchased goods and services, as well as upstream transportation and distribution, by 30% by 2032 from a 2022 base year. The newly approved target for Scope 3, Category 15 financed emissions refer to the indirect greenhouse gas emissions from investments and lending activities.

To achieve the financed emissions target, Humana has revised its investment policy to incorporate SBTi-aligned climate commitments. These proactive measures highlight Humana's commitment to fostering healthier environments for its members, patients, employees, and communities, and aligns its financial influence with its operational impact.

[Fixed row]

(4.11) In the reporting year, did your organization engage in activities that could directly or indirectly influence policy, law, or regulation that may (positively or negatively) impact the environment?

(4.11.1) External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the environment

No, we have assessed our activities, and none could directly or indirectly influence policy, law, or regulation that may impact the environment

(4.11.2) Indicate whether your organization has a public commitment or position statement to conduct your engagement activities in line with global environmental treaties or policy goals

Select from:

No, and we do not plan to have one in the next two years

(4.11.5) Indicate whether your organization is registered on a transparency register

Select from:

Unknown

(4.11.8) Describe the process your organization has in place to ensure that your external engagement activities are consistent with your environmental commitments and/or transition plan

(4.11.9) Primary reason for not engaging in activities that could directly or indirectly influence policy, law, or regulation that may impact the environment

Select from:

- Contractual hindrances
- Lack of internal resources, capabilities, or expertise (e.g., due to organization size)
- No standardized procedure
- Not an immediate strategic priority
- Judged to be unimportant or not relevant
- Other, please specify

(4.11.10) Explain why your organization does not engage in activities that could directly or indirectly influence policy, law, or regulation that may impact the environment

[Fixed row]

(4.12) Have you published information about your organization’s response to environmental issues for this reporting year in places other than your CDP response?

Select from:

Yes

(4.12.1) Provide details on the information published about your organization’s response to environmental issues for this reporting year in places other than your CDP response. Please attach the publication.

Row 1

(4.12.1.1) Publication

Select from:

In mainstream reports

(4.12.1.3) Environmental issues covered in publication

Select all that apply

Climate change

(4.12.1.4) Status of the publication

Select from:

Complete

(4.12.1.5) Content elements

Select all that apply

Strategy engagement

Governance

Value chain

- Emission targets environmental policies
- Emissions figures
- Risks & Opportunities

Content of

(4.12.1.6) Page/section reference

Environmental Section pg. 132

(4.12.1.7) Attach the relevant publication

2024 Humana Impact Report

(4.12.1.8) Comment

The "for the environment" portion of the 2024 report starts on page 132. It covers emissions disclosure, TCFD aligned reporting, and sustainability initiatives in Humana's operations and supply chain.

[Add row]

C5. Business strategy

(5.1) Does your organization use scenario analysis to identify environmental outcomes?

Climate change

(5.1.1) Use of scenario analysis

Select from:

- No, but we plan to within the next two years

(5.1.3) Primary reason why your organization has not used scenario analysis

Select from:

- No standardized procedure

(5.1.4) Explain why your organization has not used scenario analysis

Climate-related scenario analysis to inform Humana's business strategy has not yet been utilized. We have mapped our environmental disclosures to the TCFD framework. As part of this effort, we anticipate conducting a more thorough and intentional effort in the future to identify and prioritize climate-related risks and opportunities across our portfolio as well as leveraging qualitative and quantitative transition and physical climate scenarios to consider how different possible climate futures and embedded assumptions may impact our long-term business strategy.

[Fixed row]

(5.2) Does your organization's strategy include a climate transition plan?

(5.2.1) Transition plan

Select from:

No, but we are developing a climate transition plan within the next two years

(5.2.15) Primary reason for not having a climate transition plan that aligns with a 1.5°C world

Select from:

No standardized procedure

(5.2.16) Explain why your organization does not have a climate transition plan that aligns with a 1.5°C world

Humana's validated science-based target is aligned with a 1.5 degree scenario. We are currently developing a target achievement roadmap intended to guide us along our journey to our target completion date in 2032.

(5.3) Have environmental risks and opportunities affected your strategy and/or financial planning?

(5.3.1) Environmental risks and/or opportunities have affected your strategy and/or financial planning

Select from:

Yes, both strategy and financial planning

(5.3.2) Business areas where environmental risks and/or opportunities have affected your strategy

Select all that apply

Products and services

Upstream/downstream value chain

Operations

[Fixed row]

(5.3.1) Describe where and how environmental risks and opportunities have affected your strategy.

Products and services

(5.3.1.1) Effect type

Select all that apply

Risks

Opportunities

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

i. Description & time horizon: 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, a global health pandemic and building closures. During 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. ii. Most substantial strategic decisions to date: Our customers' have a growing need to have reliable access to early prescription refills prior to the more frequent and intense weather and precipitation events affecting our coastal service areas such as Florida, Puerto Rico, and Texas. Therefore, the Pharmacy Distribution team is located strategically across the U.S. to ensure Humana's distribution points are in closer proximity to customers where prescriptions need to be filled, particularly in the context of extreme weather events. Moreover, we have taken steps to engage the respective state governments, to request emergency approval for filling prescriptions in advance of extreme weather events.

Upstream/downstream value chain

(5.3.1.1) Effect type

Select all that apply

- Risks
- Opportunities

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

- Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

i. Description & time horizon: 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, and to provide us with purchasing choices that include low environmental impact options to the greatest extent possible. The time horizon of this influence is in the short-term. ii. Most substantial strategic decisions to date: Our annual sustainability survey helps us gain deeper insights into our supplier efforts through increased engagement. The 2024 ESG Sustainability Survey exceeded our 25% response rate goal by achieving a 31% participation rate, representing more than \$840 million in spend from 53 prime suppliers. This effort, coupled with our expanded 1-on-1 engagement, allows us to track progress and influence change across our supply chain. As we improve our engagement, the team that connects with the suppliers has grown due to continuous outreach needs through various avenues such as 1:1 vendor management and RFP outreach. This initiative helped us understand the environmental impact of our vendor relationships and set the stage for more robust data collection; certain of our findings are published in Humana's Impact Report.

Operations

(5.3.1.1) Effect type

Select all that apply

- Risks
- Opportunities

(5.3.1.2) Environmental issues relevant to the risks and/or opportunities that have affected your strategy in this area

Select all that apply

Climate change

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

i. Description & time horizon: Physical climate-related risks and opportunities as described in module 2 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 Workplace Solutions team collaborates 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, it also affects our capital investments in the longer term. ii.

Most substantial strategic decisions to date: Building on our 2023 milestone of achieving validation of our near-term science-based emissions reduction targets through the SBTi and aligning our goals with a 1.5°C trajectory, we continued to make progress in 2024 by implementing strategies to reduce operational emissions, enhance energy efficiency, and begin assessing options on how to transition to renewable energy sources. These ongoing efforts reflect our commitment to addressing climate change and contributing to a healthier, more sustainable environment for the future. Additionally, we officially announced our SBTi validated financed emissions goal in 2025.

To facilitate progress on these targets, we established formalized expectations to ensure attainment of our new targets with our real estate services provider and investment portfolio managers. In addition, we continued evaluation of renewable energy procurement to support a science-based emissions reduction target. Humana has worked to understand the implications of a science-based target to our business by cultivating both internal and external relationships, setting the stage for robust future planning for delivering on our science-based target. Finally, we are continually pursuing space optimization of our real estate as required which has been a strong contributor to our ability to reduce emissions.

[Add row]

(5.3.2) Describe where and how environmental risks and opportunities have affected your financial planning.

Row 1

(5.3.2.1) Financial planning elements that have been affected

Select all that apply

Capital allocation

Capital expenditures

(5.3.2.2) Effect type

Select all that apply

- Risks
- Opportunities

(5.3.2.3) Environmental issues relevant to the risks and/or opportunities that have affected these financial planning elements

Select all that apply

- Climate change

(5.3.2.4) Describe how environmental risks and/or opportunities have affected these financial planning elements

Description: Humana’s financial planning is increasingly shaped by climate-related risks and opportunities. The Workplace Solutions team is leading efforts to drive operational efficiency across our offices, data centers, and clinical locations. Through targeted capital improvement projects, we are reducing operational expenses and enhancing profitability. Our approach includes advocating for and securing capital through the annual budgeting process. Funds are allocated to upgrade or repair infrastructure and equipment, prioritizing energy-efficient technologies. As regulatory landscapes evolve and new technologies emerge, we recognize the potential for asset stranding—particularly in less efficient fleet vehicles and legacy equipment. i. Case study: The Sustainability team, composed of internal staff and our real estate services provider, collaborates to align financial planning with Humana’s environmental goals. We set ambitious targets and pursue energy projects with strong ROI potential. Site-specific action plans and scalable initiatives are developed in partnership with engineering and project development teams, feeding into a pipeline of projects reviewed annually. Operating and capital budgets are evaluated against internal sustainability goals and external certifications such as EnergySTAR, Fitwel, and TRUE Zero Waste. Projects are prioritized based on impact and cost-effectiveness, with input shared across ESG and Facilities Management teams. We are expanding our forecasting horizons by integrating multi-year budget planning with infrastructure and project management teams. This ensures long-term alignment between financial investments and sustainability outcomes. Humana’s integrated approach to sustainability and financial planning positions us to mitigate climate-related risks, capitalize on operational efficiencies, and support our broader ESG commitments.

[Add row]

(5.10) Does your organization use an internal price on environmental externalities?

(5.10.1) Use of internal pricing of environmental externalities

Select from:

- No, and we do not plan to in the next two years

(5.10.3) Primary reason for not pricing environmental externalities

Select from:

Judged to be unimportant or not relevant

(5.10.4) Explain why your organization does not price environmental externalities

[Fixed row]

(5.11) Do you engage with your value chain on environmental issues?

Clients

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

No and we do not plan to in the next two years

(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

Select from:

Not an immediate strategic priority

(5.11.4) Explain why you do not engage with this stakeholder on environmental issues

While engaging with our customers on environmental matters is something we look to prioritize in the future, the emissions generated from other stakeholders like our supply chain is more material for Humana. Resources and urgency are currently focused on those more material areas.

Investees

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

No and we do not plan to in the next two years

(5.11.3) Primary reason for not engaging with this stakeholder on environmental issues

Select from:

Not an immediate strategic priority

(5.11.4) Explain why you do not engage with this stakeholder on environmental issues

Humana is not directly involved in investment decisions or in engaging directly with investees. Rather, Humana has external asset managers who, using Humana's guidelines, facilitate these engagements.

Suppliers

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

(5.11.2) Environmental issues covered

Select all that apply

Climate change

Investors and shareholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

(5.11.2) Environmental issues covered

Select all that apply:

Climate Change

Other value chain stakeholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

Yes

(5.11.2) Environmental issues covered

Select all that apply

- Climate change
- [Fixed row]

(5.11.7) Provide further details of your organization’s supplier engagement on environmental issues.

Climate change

(5.11.7.2) Action driven by supplier engagement

Select from:

- Other, please specify: Improved/enhanced emissions accounting reporting and upstream accounting reporting

(5.11.7.3) Type and details of engagement

Capacity building

- Support suppliers to set their own environmental commitments across their operations

Information collection

- Collect climate transition plan information at least annually from suppliers
- Collect GHG emissions data at least annually from suppliers
- Collect targets information at least annually from suppliers

Innovation and collaboration

- Collaborate with suppliers on innovations to reduce environmental impacts in products and services

(5.11.7.4) Upstream value chain coverage

Select all that apply

- Tier 1 suppliers
- Tier 2 suppliers

(5.11.7.5) % of tier 1 suppliers by procurement spend covered by engagement

Select from:

- 26-50%

(5.11.7.6) % of tier 1 supplier-related scope 3 emissions covered by engagement

Select from:

Unknown

(5.11.7.8) Number of tier 2+ suppliers engaged

0

(5.11.7.9) Describe the engagement and explain the effect of your engagement on the selected environmental action

Humana considers strong engagement by suppliers receiving our 2024 ESG Sustainability Survey as a measure of success. Our goal is to engage with suppliers that together account for at least 25% of total spend. Our 7th release of the 2024 ESG Sustainability Survey allowed us to collect metrics such as whether our suppliers have environmental policies, management systems, supplier sustainability policies, hold green building certifications, and are setting targets. In 2024, we solicited 168 suppliers asking them to complete the 2024 ESG Sustainability Survey. 53 of those solicited suppliers responded, representing a 31% participation rate and more than \$840 million of total spend. The Survey requests are distributed via email and responses are collected through self-reporting of the suppliers. In efforts to improve our engagement, the entire team works collectively to connect with suppliers, a practice that has increased through continuous outreach via avenues such as vendor management and RFP outreach. Via the Survey, we collect information from key suppliers regarding their efforts to reduce the environmental impacts associated with their relationship with Humana. This initiative helped us understand the environmental impact of our suppliers and set the stage for more robust data collection; findings are reported in our internal scorecard and to Humana leadership. As our supply chain program evolves, implementation of the ESG Sustainability Survey process will be evaluated on its ability to support our efforts in meeting CDP expectations, assist with sourcing decisions, mitigate risk, and be used as a tracking tool for business reviews. We have strengthened our approach by initiating information requests for larger suppliers during the contract renewal or new vendor engagement process.

(5.11.7.11) Engagement is helping your tier 1 suppliers engage with their own suppliers on the selected action

Select from:

Yes

[Add row]

(5.11.9) Provide details of any environmental engagement activity with other stakeholders in the value chain.

Climate change

(5.11.9.1) Type of stakeholder

Select from:

- Other value chain stakeholder, please specify :Employees

(5.11.9.2) Type and details of engagement

Innovation and collaboration

- Collaborate with stakeholders on innovations to reduce environmental impacts in products and services
- Run a campaign to encourage innovation to reduce environmental impacts

(5.11.9.4) % stakeholder-associated scope 3 emissions

Select from:

- 1-25%

(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

Humana sees our value chain as an extension of our business. We proactively work to connect with our suppliers and employees to identify opportunities to collaborate and improve our environmental sustainability. We consider our employees to be vital partners in our value chain. Humana has worked toward making overall employee engagement efforts more robust with the goal of embedding sustainability throughout our company. Our environmental goals - addressing our material impacts including emissions (and therefore energy) and waste – are a primary driver for prioritizing these efforts. Several internal communication tools, including social media, internal websites, and newsletters are used to build awareness among our employees around sustainability and opportunities to engage. For example, employees have a matching gift benefit in Humana Together, our giving and volunteering platform, that is often expanded or increased during certain disasters for certain organizations doing work to offer relief and employees can earn rewards for completing certain activities through our internal Working on Well-being (WOW) rewards program, which includes opportunities to engage in sustainability actions. The Humana Foundation also creates an opportunity for engagement by partnering with organizations and sending disaster relief funding to address the impacts of extreme weather-related events or other disasters. In 2024, The Humana Foundation matched employee charitable giving donations to over 4,000 unique organizations, totaling \$3.27 million. Also in 2024, there were over 315,200 volunteer hours tracked by nearly 25,000 Humana employees. From parking benefits to alternative transportation options to waste diversion, we continue to explore new ways we can reduce the commute burden on our employees and the planet as well as engage employees in beneficial environmental activities in a way that makes sense for our business.

(5.11.9.6) Effect of engagement and measures of success

Charitable donations, employee engagement, volunteer hours

Climate change

(5.11.9.1) Type of stakeholder

Select from:

- Investors and Shareholders

(5.11.9.2) Type and details of engagement

Select from:

Education/Information sharing

- Educate and work with stakeholders on understanding and measuring exposure to environmental risks [CFW]
- Run an engagement campaign to educate stakeholders about the environmental impacts about your products, goods and/or services [CFW]
- Share information on environmental initiatives, progress and achievements [CFW]

(5.11.9.4) % stakeholder-associated scope 3 emissions

Select from:

- Unknown

(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

Text field [maximum 2,500 characters]

(5.11.9.6) Effect of engagement and measures of success

Text field [maximum 1,500 characters]
[Add row]

(5.13) Has your organization already implemented any mutually beneficial environmental initiatives due to CDP Supply Chain member engagement?

	Environmental initiatives implemented due to CDP Supply Chain member engagement	Primary reason for not implementing environmental initiatives	Explain why your organization has not implemented any environmental initiatives
	<i>Select from:</i> <input checked="" type="checkbox"/> No, but we plan to within the next two years	<i>Select from:</i> <input checked="" type="checkbox"/> Not an immediate strategic priority	<i>Humana has prioritized other environmental initiatives in its effort to achieve stakeholder impact.</i>

[Fixed row]

(5.14) Do your external asset managers have to meet environmental requirements as part of your organization’s selection process and engagement?

External asset managers have to meet specific environmental requirements as part of the selection process and engagement	Primary reason for not including environmental requirements in selection process and engagement with external asset managers	Explain why environmental requirements are not included in selection process and engagement with external asset managers
<i>Select from:</i> <input checked="" type="checkbox"/> No, and we do not plan to include environmental requirements in the next two years.	<i>Select from:</i> <input checked="" type="checkbox"/> Not an immediate strategic priority	<i>Humana does not currently include specific environmental requirements in the selection or engagement of external asset managers, as investment decisions are delegated to managers with broad discretion within established investment guidelines. Instead, Humana's updated guidelines encourage managers to consider climate-related factors, such as emissions performance and the presence of emissions targets, as part of their decision-making processes.</i>

[Fixed row]

(5.15) Does your organization exercise voting rights as a shareholder on environmental issues?

Exercise voting rights as a shareholder on environmental issues	Primary reason for not exercising voting rights as a shareholder on environmental issues	Explain why you do not exercise voting rights on environmental issues
<p>Select from:</p> <p><input checked="" type="checkbox"/> No, and we do not plan to in the next two years</p>	<p>Select from:</p> <p><input checked="" type="checkbox"/> Lack of internal resources, capabilities, or expertise (e.g., due to organization size)</p>	<p><i>Humana does not currently exercise shareholder voting rights, as doing so directly would require significant time, expertise, and resources beyond the scope of our internal investment management function. These responsibilities are delegated to our external asset managers in accordance with their fiduciary duties and investment mandates.</i></p>

[Fixed row]

C6. Environmental Performance - Consolidation Approach

(6.1) Provide details on your chosen consolidation approach for the calculation of environmental performance data.

Climate change

(6.1.1) Consolidation approach used

Select from:

Operational control

(6.1.2) Provide the rationale for the choice of consolidation approach

For the purposes of setting inventory organizational boundaries, Humana Inc. is utilizing the Operational Control Approach. These boundaries include facilities where Humana Inc. has, at least, a controlling interest from an operational perspective or at best, the facility is owned entirely by Humana Inc. In cases where Humana Inc. has operational control but does not wholly own facilities,

these facilities will be included in the inventory. This approach is consistent with the WRI-WBCSD GHG Protocol and general sustainability reporting protocols and guidance.
[Fixed row]

C7. Environmental performance - Climate Change

(7.1) Is this your first year of reporting emissions data to CDP?

Select from:

No

(7.1.1) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

	Has there been a structural change?
	Select all that apply <input checked="" type="checkbox"/> No

[Fixed row]

(7.1.2) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

	Change(s) in methodology, boundary, and/or reporting year definition?
	Select all that apply <input checked="" type="checkbox"/> No

[Fixed row]

(7.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Select all that apply

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

- The Greenhouse Gas Protocol: Scope 2 Guidance
- The Greenhouse Gas Protocol: Corporate Value Chain (Scope 3) Standard

(7.3) Describe your organization’s approach to reporting Scope 2 emissions.

	Scope 2, location-based	Scope 2, market-based	Comment
	<i>Select from:</i> <input checked="" type="checkbox"/> We are reporting a Scope 2, location-based figure	<i>Select from:</i> <input checked="" type="checkbox"/> We are reporting a Scope 2, market-based figure	<i>Humana calculates and reports both Scope 2 location-based and market-based emissions in alignment with the GHG Protocol Scope 2 standard.</i>

[Fixed row]

(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure?

Select from:

- No

(7.5) Provide your base year and base year emissions.

Scope 1

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

36525

(7.5.3) Methodological details

Scope 1 sources include: Natural Gas, Diesel, Propane, # 2 Fuel Oil, Aviation Gasoline, Gasoline (Petrol), Ethanol Blends, Refrigerants and Onsite Renewable Solar. Scope 1 equivalent emission factors for CO2, CH4, N2O and HFC by fuel type are used for all sites worldwide according to

figures published by the Climate Registry, the United States Mandatory Reporting Rule MRR, DEFRA, and the IPCC Sixth Assessment Report (AR6). The quantification methodologies are in accordance with best practice as followed by WRIWBSCSD GHG Reporting Protocol.

Scope 2 (location-based)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO₂e)

76450

(7.5.3) Methodological details

Scope 2 location-based sources include: Purchased electricity. Regional emission factors for electricity supplied to Humana's facilities are defined by the following methods in each relative geography where Humana operates; USA - US EPA Emissions Generation Resource Integrated Database (eGRID) and Non-USA - International Energy Agency CO₂ Emissions from Fuel combustion (IEA). The quantification methodologies are in accordance with best practices as followed by WRIWBSCSD GHG Reporting Protocol Scope 2 Standard.

Scope 2 (market-based)

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO₂e)

75812

(7.5.3) Methodological details

Scope 2 market-based sources include: Purchased electricity and purchase renewable electricity certificates. Emission factors for the specific electricity supplied to Humana's facilities are defined by the following methods in each relative geography where Humana operates; Utility-specific emission factors, where applicable; USA - US EPA Emissions Generation Resource Integrated Database (eGRID) & US Green-e Residual Mix; Rest of World - International Energy Agency CO₂ Emissions from Fuel Combustion. The quantification methodologies are in accordance with best practice as followed by WRIWBSCSD GHG Reporting Protocol Scope 2 Standard.

Scope 3 category 1: Purchased goods and services

(7.5.1) Base year end

62

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

6175405

(7.5.3) Methodological details

Spend-based method Spend data were classified into spend categories and then matched to emission factors (kgCO2e/ USD) leveraging the US EPA EEIO data set.

Scope 3 category 2: Capital goods

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

218645

(7.5.3) Methodological details

Spend-based method Spend data were classified into spend categories and then matched to emission factors (kgCO2e/ USD) leveraging the US EPA EEIO data set.

Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

12713

(7.5.3) Methodological details

Fuel-based method Primary electricity and fuel activity data from Humana facilities were multiplied by well-to-tank (WTT) factors for fuels used in vehicles and stationary combustion, as well as in the generation of power by utilities, from which Humana procures electricity. Grid electricity consumption was also multiplied by factors representing transmission and distribution (T&D) losses. T&D and WTT emissions were added to determine final emissions.

Scope 3 category 4: Upstream transportation and distribution

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

103856

(7.5.3) Methodological details

Spend-based method Spend data were classified into spend categories and then matched to emission factors (kgCO2e/ USD) leveraging the US EPA EEIO data set.

Scope 3 category 5: Waste generated in operations

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

45858

(7.5.3) Methodological details

Waste-type-specific method Emissions associated with waste were calculated based on processing & transportation of waste generated in operations, using methodologies and emission factors from the EPA's Emission Factor Hub.

Scope 3 category 6: Business travel

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

14845

(7.5.3) Methodological details

Hybrid method Business travel activity data was multiplied by EPA-reported factors, reflecting emissions per mile travelled for air, rail, and vehicle travel associated with Humana' business

operations. Spend data were classified into spend categories and then matched to emission factors (kgCO₂e/ USD) leveraging the US EPA EEIO data set.

Scope 3 category 7: Employee commuting

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO₂e)

106437

(7.5.3) Methodological details

Hybrid method Anonymized HR data, including work and home zip codes of employees understood to be commuting to work every day was collected. A geocoding tool was leveraged to calculate the distance of the daily trip. Mileage that was either 0 or greater than 150 was excluded and those trips were replaced with the average trip mileage. It was assumed that each employee commuted 2 trips, 5 days per week over 48 weeks. Anonymized HR data representing the employees working from home, their employment category (full time/part time), zip code and anticipated working hours was collected. Leveraging the EcoAct working paper, home-working emissions associated with the Heating, Cooling and Office Equipment were estimated based on the proportion of employees in the relevant eGRID regions.

Scope 3 category 8: Upstream leased assets

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO₂e)

7317

(7.5.3) Methodological details

Asset-specific method Primary site-level electricity and natural gas activity data from Humana leased facilities that are subleased to and operated by alliance partner sites, conducting clinical operations, were multiplied by the market-based emission factors.

Scope 3 category 9: Downstream transportation and distribution

(7.5.1) Base year end

12/31/2022

65

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

As Humana sells services, it does not sell or distribute any products or goods that require transportation downstream from Humana's operations. Therefore, all transportation related emissions are included in C4- Upstream transportation & distribution.

Scope 3 category 10: Processing of sold products

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Humana sells services, it does not sell any products that require further processing.

Scope 3 category 11: Use of sold products

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Humana sells services, it does not sell any products or web-based platform services; therefore, the use of products emissions category is not applicable to Humana's operations.

Scope 3 category 12: End of life treatment of sold products

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Humana sells services, it does not sell any products that would be applicable for the end-of-life emissions category.

Scope 3 category 13: Downstream leased assets

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

181

(7.5.3) Methodological details

Asset-specific method Humana utilized total square footage of downstream leased assets (not included in scope 1 & 2) multiplied by an average assumed energy consumption per square footage intensity figure to derive total energy use. Emissions were estimated using total energy usage multiplied by the regional emission factor (eGRID).

Scope 3 category 14: Franchises

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Humana does not have any franchised locations.

Scope 3: Other (upstream)

(7.5.1) Base year end

12/31/2022

67

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Humana does not have any other upstream Scope 3 emissions

Scope 3: Other (downstream)

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

*Humana does not have any other downstream Scope 3 emissions
[Fixed row]*

(7.6) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

(7.6.1) Gross global Scope 1 emissions (metric tons CO2e)

37480

(7.6.3) Methodological details

*Scope 1 sources include: Natural Gas, Diesel, Propane, Aviation Gasoline, Gasoline (Petrol), Ethanol Blends, Refrigerants and Onsite Renewable Solar. Scope 1 equivalent emission factors for CO2, CH4, N2O and HFC by fuel type are used for all sites worldwide according to figures published by the Climate Registry, the United States Mandatory Reporting Rule MRR, DEFRA, and the IPCC Sixth Assessment Report (AR6). The quantification methodologies are in accordance with best practice as followed by WRI-WBCSD GHG Reporting Protocol.
[Fixed row]*

(7.7) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Reporting year

(7.7.1) Gross global Scope 2, location-based emissions (metric tons CO2e)

62892

(7.7.2) Gross global Scope 2, market-based emissions (metric tons CO2e)

58562

(7.7.4) Methodological details

Scope 2 sources include: Purchased electricity and purchase renewable electricity certificates. Emission factors for the specific electricity supplied to Humana's facilities are defined by the following methods in each relative geography where Humana operates; Utility-specific emission factors, where applicable; USA - US EPA Emissions Generation Resource Integrated Database (eGRID) & US Green-e Residual Mix; Rest of World - International Energy Agency CO2 Emissions from Fuel Combustion. The quantification methodologies are in accordance with best practice as followed by WRI-WBCSD GHG Reporting Protocol Scope 2 Standard.
[Fixed row]

(7.8) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

6897449

(7.8.3) Emissions calculation methodology

Select all that apply

Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

(7.8.5) Please explain

Spend-based method Spend data were classified into spend categories and then matched to emission factors (kgCO₂e/ USD) leveraging the US EPA EEIO data set.

Capital goods

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO₂e)

146293

(7.8.3) Emissions calculation methodology

Select all that apply

Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

(7.8.5) Please explain

Spend-based method Spend data were classified into spend categories and then matched to emission factors (kgCO₂e/ USD) leveraging the US EPA EEIO data set.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO₂e)

70

11086

(7.8.3) Emissions calculation methodology

Select all that apply

Fuel-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

58

(7.8.5) Please explain

Fuel-based method Primary electricity and fuel activity data from Humana facilities were multiplied by well-to-tank (WTT) factors for fuels used in vehicles and stationary combustion, as well as in the generation of power by utilities, from which Humana procures electricity. Grid electricity consumption was also multiplied by factors representing transmission and distribution (T&D) losses. T&D and WTT emissions were added to determine final emissions.

Upstream transportation and distribution

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO₂e)

128798

(7.8.3) Emissions calculation methodology

Select all that apply

Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

(7.8.5) Please explain

71

Spend-based method Spend data were classified into spend categories and then matched to emission factors (kgCO2e/ USD) leveraging the US EPA EEIO data set.

Waste generated in operations

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

49455

(7.8.3) Emissions calculation methodology

Select all that apply

Waste-type-specific method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

35

(7.8.5) Please explain

Waste-type-specific method Emissions associated with waste were calculated based on processing & transportation of waste generated in operations, using methodologies and emission factors from the EPA's Emission Factor Hub.

Business travel

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

13591

(7.8.3) Emissions calculation methodology

Select all that apply

72

Hybrid method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

64

(7.8.5) Please explain

Hybrid method Business travel activity data was multiplied by EPA-reported factors, reflecting emissions per mile travelled for air, rail, and vehicle travel associated with Humana' business operations. Spend data were classified into spend categories and then matched to emission factors (kgCO2e/ USD) leveraging the US EPA EEIO data set.

Employee commuting

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

87951

(7.8.3) Emissions calculation methodology

Select all that apply

Hybrid method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

(7.8.5) Please explain

Hybrid method Anonymized HR data, including work and home zip codes of employees understood to be commuting to work every day was collected. A geocoding tool was leveraged to calculate the distance of the daily trip. Mileage that was either 0 or greater than 150 was excluded and those trips were replaced with the average trip mileage. It was assumed that each employee commuted 2 trips, 5 days per week over 48 weeks. Anonymized HR data representing the employees working from home, their employment category (full time/part time), zip code and anticipated working hours was collected. Leveraging the EcoAct working paper, home-working emissions associated with the

73

Heating, Cooling and Office Equipment were estimated based on the proportion of employees in the relevant eGRID regions.

Upstream leased assets

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO₂e)

5425

(7.8.3) Emissions calculation methodology

Select all that apply

Asset-specific method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

67

(7.8.5) Please explain

Asset-specific method Primary site-level electricity and natural gas activity data from Humana leased facilities that are subleased to and operated by alliance partner sites, conducting clinical operations, were multiplied by the market-based emission factors.

Downstream transportation and distribution

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

As Humana sells services, it does not sell or distribute any products or goods that require transportation downstream from Humana's operations. Therefore, all transportation related emissions are included in C4- Upstream transportation & distribution.

Processing of sold products

74

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Humana sells services, it does not sell any products or web-based platform services; therefore, the use of products emissions category is not applicable to Humana's operations.

Use of sold products

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Humana sells services, it does not sell any products or web-based platform services; therefore, the use of products emissions category is not applicable to Humana's operations.

End of life treatment of sold products

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Humana sells services, it does not sell any products that would be applicable for the end-of-life emissions category.

Downstream leased assets

(7.8.1) Evaluation status

Select from:

Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

476

75

(7.8.3) Emissions calculation methodology

Select all that apply

Asset-specific method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

(7.8.5) Please explain

Asset-specific method Humana utilized total square footage of downstream leased assets (not included in scope 1 & 2) multiplied by an average assumed energy consumption per square footage intensity figure to derive total energy use. Emissions were estimated using total energy usage multiplied by the regional emission factor (eGRID).

Franchises

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

Humana does not have any franchised locations.

Other (upstream)

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

No other upstream emissions

Other (downstream)

(7.8.1) Evaluation status

Select from:

Not relevant, explanation provided

(7.8.5) Please explain

No other downstream emissions

[Fixed row]

(7.9) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place
Scope 3	Select from: <input checked="" type="checkbox"/> Third-party verification or assurance process in place

[Fixed row]

(7.9.1) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Row 1

(7.9.1.1) Verification or assurance cycle in place

Select from:

Annual process

(7.9.1.2) Status in the current reporting year

Select from:

Complete

(7.9.1.3) Type of verification or assurance

Select from:

Limited assurance

(7.9.1.4) Attach the statement

[2024 Humana Impact Report](#)

(7.9.1.5) Page/section reference

page 182-187

(7.9.1.6) Relevant standard

Select from:

ISO14064-3

(7.9.1.7) Proportion of reported emissions verified (%)

100

[Add row]

(7.9.2) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Row 1

(7.9.2.1) Scope 2 approach

Select from:

Scope 2 location-based

(7.9.2.2) Verification or assurance cycle in place

Select from:

Annual process

(7.9.2.3) Status in the current reporting year

Select from:

Complete

(7.9.2.4) Type of verification or assurance

Select from:

Limited assurance

(7.9.2.5) Attach the statement

[2024 Humana Impact Report](#)

(7.9.2.6) Page/ section reference

page 182-187

(7.9.2.7) Relevant standard

Select from:

ISO14064-3

(7.9.2.8) Proportion of reported emissions verified (%)

100

Row 2

(7.9.2.1) Scope 2 approach

Select from:

Scope 2 market-based

(7.9.2.2) Verification or assurance cycle in place

Select from:

Annual process

(7.9.2.3) Status in the current reporting year

Select from:

Complete

(7.9.2.4) Type of verification or assurance

Select from:

79

Limited assurance

(7.9.2.5) Attach the statement

[2024 Humana Impact Report](#)

(7.9.2.6) Page/ section reference

page 182-187

(7.9.2.7) Relevant standard

Select from:

ISO14064-3

(7.9.2.8) Proportion of reported emissions verified (%)

100

[Add row]

(7.9.3) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Row 1

(7.9.3.1) Scope 3 category

Select all that apply

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| <input checked="" type="checkbox"/> Scope 3: Investments
Downstream leased assets | <input checked="" type="checkbox"/> Scope 3: |
| <input checked="" type="checkbox"/> Scope 3: Capital goods
Purchased goods and services | <input checked="" type="checkbox"/> Scope 3: |
| <input checked="" type="checkbox"/> Scope 3: Business travel
generated in operations | <input checked="" type="checkbox"/> Scope 3: Waste |
| <input checked="" type="checkbox"/> Scope 3: Employee commuting
Upstream transportation and distribution | <input checked="" type="checkbox"/> Scope 3: |
| <input checked="" type="checkbox"/> Scope 3: Upstream leased assets
and energy-related activities (not included in Scopes 1 or 2) | <input checked="" type="checkbox"/> Scope 3: Fuel |

(7.9.3.2) Verification or assurance cycle in place

Select from:

Annual process

(7.9.3.3) Status in the current reporting year

Select from:

Complete

(7.9.3.4) Type of verification or assurance

Select from:

Limited assurance

(7.9.3.5) Attach the statement

[2024 Humana Impact Report](#)

(7.9.3.6) Page/section reference

page 182-187

(7.9.3.7) Relevant standard

Select from:

ISO14064-3

(7.9.3.8) Proportion of reported emissions verified (%)

100

[Add row]

(7.10) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Select from:

Decreased

(7.10.1) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

Change in renewable energy consumption

(7.10.1.1) Change in emissions (metric tons CO₂e)

4814

(7.10.1.2) Direction of change in emissions

Select from:

Decreased

(7.10.1.3) Emissions value (percentage)

4.62

(7.10.1.4) Please explain calculation

*The gross global emissions (S1+2) for Humana are 96,042 mtons CO₂e in 2024 and 104,139 mtons CO₂e in 2023. This means that there was an absolute change in emissions of 8,097 mtons CO₂e, equal to a 7.8% decrease $(8,097 / 104,139) * 100 = 7.8\%$. Humana purchased RECs in 2024 to offset several sites. Change in renewable energy consumption purchases from 2023 - 2024 aided in Humana's overall emissions reduction, with a reduction of 4,814 mtons CO₂e from increased renewable energy purchases. The emissions value (percentage) can be calculated using the same formula described in the guidance above: $(4,814 / 104,139) * 100 = 4.62\%$ decrease.*

Other emissions reduction activities

(7.10.1.1) Change in emissions (metric tons CO₂e)

295

(7.10.1.2) Direction of change in emissions

Select from:

Decreased

(7.10.1.3) Emissions value (percentage)

0.28

(7.10.1.4) Please explain calculation

*The gross global emissions (S1+2) for Humana are 96,042 mtons CO₂e in 2024 and 104,139 mtons CO₂e in 2023. This means that there was an absolute change in emissions of 8,097 mtons CO₂e, equal to a 7.8% decrease $(8,097 / 104,139) * 100 = 7.8\%$. Humana had three (3) emissions reduction projects in 2024 that accounted for a decrease of 295 mtons CO₂e. The emissions value (percentage) can be calculated using the same formula described in the guidance above: $(295 / 104,139) * 100 = 0.28\%$ decrease.*

Divestment

82

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any divestments from 2023-2024 that contributed to the change in absolute emissions.

Acquisitions

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any acquisitions from 2023-2024 that contributed to the change in absolute emissions.

Mergers

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any mergers from 2023-2024 that contributed to the change in absolute emissions.

Change in output

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any change in output from 2023-2024 that contributed to the change in absolute emissions.

Change in methodology

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any change in methodology from 2023-2024 that contributed to the change in absolute emissions.

Change in boundary

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any change in methodology from 2023-2024 that contributed to the change in absolute emissions.

Change in physical operating conditions

(7.10.1.1) Change in emissions (metric tons CO2e)

12586

(7.10.1.2) Direction of change in emissions

Select from:

Decreased

(7.10.1.3) Emissions value (percentage)

12.09

(7.10.1.4) Please explain calculation

The gross global emissions (S1+2) for Humana are 96,042 mtons CO2e in 2024 and 104,139 mtons CO2e in 2023. This means that there was an absolute change in emissions of 8,097 mtons CO2e, equal to a 7.8% decrease $(8,097 / 104,139) * 100 = 7.8\%$. The decrease in operational sites from 2023 - 2024 aided in Humana's overall emissions reduction, with a reduction of 12,586 mtons CO2e from closed sites. The emissions value (percentage) can be calculated using the same formula described in the guidance above: $(12,586 / 104,139) * 100 = 12.09\%$ decrease.

Unidentified

(7.10.1.1) Change in emissions (metric tons CO2e)

9598

(7.10.1.2) Direction of change in emissions

Select from:

Increased

(7.10.1.3) Emissions value (percentage)

9.22

(7.10.1.4) Please explain calculation

The gross global emissions (S1+2) for Humana are 96,042 mtons CO2e in 2024 and 104,139 mtons CO2e in 2023. This means that there was an absolute change in emissions of 8,097 mtons CO2e, equal to a 7.8% decrease $(8,097 / 104,139) * 100 = 7.8\%$. After accounting for the decrease in emissions due to renewable energy, emissions reduction projects, and boundary changes an increase of 9,598 mtons CO2e was left unidentified. The emissions value (percentage) can be calculated using the same formula described in the guidance above: $(9,598 / 104,139) * 100 = 9.22\%$ increase.

Other

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:

No change

(7.10.1.3) Emissions value (percentage)

0

86

(7.10.1.4) Please explain calculation

Humana did not have any other changes from 2023-2024 that contributed to the change in absolute emissions.

[Fixed row]

(7.10.2) Are your emissions performance calculations in 7.10 and 7.10.1 based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Select from:

Market-based

(7.23) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?

Select from:

No

(7.27) What are the challenges in allocating emissions to different customers, and what would help you to overcome these challenges?

Row 1

(7.27.1) Allocation challenges

Select from:

Customer base is too large and diverse to accurately track emissions to the customer level

(7.27.2) Please explain what would help you overcome these challenges

Due to the nature of Humana's business, allocating GHG emissions associated with administration and management activities to specific customers is inherently difficult. While Humana is confident in the GHG emissions figures reported in section 1.1, more specific guidance on the scope of supplier emissions data requests would support Humana's ability to improve its allocation process.

[Add row]

(7.28) Do you plan to develop your capabilities to allocate emissions to your customers in the future?

(7.28.1) Do you plan to develop your capabilities to allocate emissions to your customers in the future?

Select from:

- No

(7.28.3) Primary reason for no plans to develop your capabilities to allocate emissions to your customers

Select from:

- Not an immediate strategic priority

(7.28.4) Explain why you do not plan to develop capabilities to allocate emissions to your customers

At this time, Humana does not have access to additional information that would allow the company to further develop its ability to allocate emissions to customers or provide more granular figures for customer-specific activities.

[Fixed row]

(7.29) What percentage of your total operational spend in the reporting year was on energy?

Select from:

- More than 0% but less than or equal to 5%

(7.30) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired electricity	Select from: <input checked="" type="checkbox"/> Yes
Consumption of purchased or acquired heat	Select from:

	Indicate whether your organization undertook this energy-related activity in the reporting year
	<input checked="" type="checkbox"/> No
Consumption of purchased or acquired steam	Select from: <input checked="" type="checkbox"/> No
Consumption of purchased or acquired cooling	Select from: <input checked="" type="checkbox"/> No
Generation of electricity, heat, steam, or cooling	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(7.30.1) Report your organization’s energy consumption totals (excluding feedstocks) in MWh.

Consumption of fuel (excluding feedstock)

(7.30.1.1) Heating value

Select from:

HHV (higher heating value)

(7.30.1.2) MWh from renewable sources

3275.52

(7.30.1.3) MWh from non-renewable sources

161841.19

(7.30.1.4) Total (renewable + non-renewable) MWh

165116.71

Consumption of purchased or acquired electricity

(7.30.1.1) Heating value

Select from:

Unable to confirm heating value

(7.30.1.2) MWh from renewable sources

11123.73

(7.30.1.3) MWh from non-renewable sources

145058.74

(7.30.1.4) Total (renewable + non-renewable) MWh

156182.47

Consumption of self-generated non-fuel renewable energy

(7.30.1.1) Heating value

Select from:

Unable to confirm heating value

(7.30.1.2) MWh from renewable sources

11.72

(7.30.1.4) Total (renewable + non-renewable) MWh

11.72

Total energy consumption

(7.30.1.1) Heating value

Select from:

HHV (higher heating value)

(7.30.1.2) MWh from renewable sources

14410.98

(7.30.1.3) MWh from non-renewable sources

306899.93

(7.30.1.4) Total (renewable + non-renewable) MWh

321310.91
[Fixed row]

(7.30.16) Provide a breakdown by country/area of your electricity/heat/steam/cooling consumption in the reporting year.

Dominican Republic

(7.30.16.1) Consumption of purchased electricity (MWh)

58.86

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

58.86

Puerto Rico

(7.30.16.1) Consumption of purchased electricity (MWh)

890.67

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

91

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

890.67

United States of America

(7.30.16.1) Consumption of purchased electricity (MWh)

155232.94

(7.30.16.2) Consumption of self-generated electricity (MWh)

11.72

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

155244.66

[Fixed row]

(7.45) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Row 1

(7.45.1) Intensity figure

8.2e-7

(7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

96042

(7.45.3) Metric denominator

Select from:

unit total revenue

(7.45.4) Metric denominator: Unit total

117761000000

(7.45.5) Scope 2 figure used

Select from:

Market-based

(7.45.6) % change from previous year

16.69

(7.45.7) Direction of change

Select from:

Decreased

(7.45.8) Reasons for change

Select all that apply

Change in renewable energy consumption

93

- Change in revenue
- Change in physical operating conditions

(7.45.9) Please explain

Prior year (2023) Scope 1 and Scope 2 (market-based) emissions totaled 104,139 mtCO₂e. Therefore, $104,139 / \$106,374,000,000 = .00000098$. This year's (2024) Scope 1 and Scope 2 (market-based) emissions totaled 96,042 mtCO₂. Therefore, $96,042 / \$117,761,000,000 = .00000082$. Humana's market-based Scope 1&2 emissions saw a 8% decrease from 2023-2024 which was contributed to by an increase in RECs purchased as well as a significant amount of office closures, while year-over-year revenue saw a 10.7% increase.

[Add row]

(7.53) Did you have an emissions target that was active in the reporting year?

Select all that apply

- Absolute target
- Portfolio target

(7.53.1) Provide details of your absolute emissions targets and progress made against those targets.

Row 1

(7.53.1.1) Target reference number

Select from:

- Abs 1

(7.53.1.2) Is this a science-based target?

Select from:

- Yes, and this target has been approved by the Science Based Targets initiative

(7.53.1.3) Science Based Targets initiative official validation letter

[Target-language-and-summary_Humana-Inc.pdf](#)

(7.53.1.4) Target ambition

Select from:

- 1.5°C aligned

(7.53.1.5) Date target was set

06/05/2025

(7.53.1.6) Target coverage

Select from:

- Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply

- Carbon dioxide (CO₂)
- Methane (CH₄)
- Nitrous oxide (N₂O)
- Hydrofluorocarbons (HFCs)

(7.53.1.8) Scopes

Select all that apply

- Scope 1
- Scope 2

(7.53.1.9) Scope 2 accounting method

Select from:

- Market-based

(7.53.1.11) End date of base year

12/31/2019

(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO₂e)

36525

(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO₂e)

75812

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO2e)

0.000

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

112337.000

(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1

100

(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2

100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes

100

(7.53.1.54) End date of target

12/31/2032

(7.53.1.55) Targeted reduction from base year (%)

54.6

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO2e)

51000.998

(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO2e)

37480

(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO2e)

58562

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)

96042.000

(7.53.1.78) Land-related emissions covered by target

Select from:

No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

(7.53.1.79) % of target achieved relative to base year

26.57

(7.53.1.80) Target status in reporting year

Select from:

Underway

(7.53.1.82) Explain target coverage and identify any exclusions

This target is company-wide and covers 100% of Humana's Scope 1 + 2 emissions. There are no exclusions.

(7.53.1.83) Target objective

In 2021, we announced our intention to create a more robust goal to address climate change that aligns with criteria set by the Science Based Targets initiative, and in 2022 we presented our proposal for validation to SBTi. In 2023, in line with a 1.5°C trajectory, our near-term science-based emissions reduction targets were officially accepted and validated by SBTi. In 2024 we worked toward reduction strategies to realize this target.

(7.53.1.84) Plan for achieving target, and progress made to the end of the reporting year

Humana intends to follow a two-pronged approach to meet its Scope 1 & 2 target: (i) Reduce energy use by implementing energy efficiency measures and (ii) Incorporate renewable energy strategies such as purchasing RECs, on-site renewables, and power purchase agreements. The progress curve is likely to be variable over time.

(7.53.1.85) Target derived using a sectoral decarbonization approach

Select from:

No

Row 2

(7.53.1.1) Target reference number

Select from:

Abs 2

(7.53.1.2) Is this a science-based target?

Select from:

Yes, and this target has been approved by the Science Based Targets initiative

(7.53.1.3) Science Based Targets initiative official validation letter

Target-language-and-summary_Humana-Inc.pdf

(7.53.1.4) Target ambition

Select from:

1.5°C aligned

(7.53.1.5) Date target was set

06/05/2025

(7.53.1.6) Target coverage

Select from:

Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply

Carbon dioxide (CO₂)

Methane (CH₄)

Nitrous oxide (N₂O)

(7.53.1.8) Scopes

Select all that apply

Scope 3

(7.53.1.10) Scope 3 categories

Select all that apply

Scope 3, Category 1 – Purchased goods and services

Scope 3, Category 4 – Upstream transportation and distribution

(7.53.1.11) End date of base year

12/31/2022

(7.53.1.14) Base year Scope 3, Category 1: Purchased goods and services emissions covered by target (metric tons CO2e)

6175405

(7.53.1.17) Base year Scope 3, Category 4: Upstream transportation and distribution emissions covered by target (metric tons CO2e)

103856

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO2e)

6279261.000

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

6279261.000

(7.53.1.35) Base year Scope 3, Category 1: Purchased goods and services emissions covered by target as % of total base year emissions in Scope 3, Category 1: Purchased goods and services (metric tons CO2e)

100

(7.53.1.38) Base year Scope 3, Category 4: Upstream transportation and distribution covered by target as % of total base year emissions in Scope

3, Category 4: Upstream transportation and distribution (metric tons CO2e)

100

(7.53.1.52) Base year total Scope 3 emissions covered by target as % of total base year emissions in Scope 3 (in all Scope 3 categories)

100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes

100

(7.53.1.54) End date of target

12/31/2032

(7.53.1.55) Targeted reduction from base year (%)

30

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO2e)

4395482.700

(7.53.1.59) Scope 3, Category 1: Purchased goods and services emissions in reporting year covered by target (metric tons CO2e)

6897449

(7.53.1.62) Scope 3, Category 4: Upstream transportation and distribution emissions in reporting year covered by target (metric tons CO2e)

128798

(7.53.1.76) Total Scope 3 emissions in reporting year covered by target (metric tons CO2e)

7026247.000

100

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)

7026247.000

(7.53.1.78) Land-related emissions covered by target

Select from:

No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

(7.53.1.79) % of target achieved relative to base year

-39.65

(7.53.1.80) Target status in reporting year

Select from:

New

(7.53.1.82) Explain target coverage and identify any exclusions

This target is company-wide and covers 100% of Humana's Scope 3 Purchased Goods & Services and Upstream Transport emissions. There are no exclusions.

(7.53.1.83) Target objective

In 2021, we announced our intention to create a more robust goal to address climate change that aligns with criteria set by the Science Based Targets initiative, and in 2022 we presented our proposal for validation to SBTi. In 2023, in line with a 1.5°C trajectory, our near-term science-based emissions reduction targets were officially accepted and validated by SBTi. In 2024 we worked toward reduction strategies to realize this target. In 2025, Humana added a Scope 3 Category 15 (Investments) emissions reduction target. This addition aligns with our broader portfolio target base year and strengthens our commitment to addressing climate-related financial risks across the full value chain.

(7.53.1.84) Plan for achieving target, and progress made to the end of the reporting year

Humana will engage with its purchased goods & services and transportation vendors to support their efforts in reducing their emissions and empower them to set science aligned targets. The progress curve is likely to be variable over time.

(7.53.1.85) Target derived using a sectoral decarbonization approach

Select from:

No
[Add row]

(7.53.4) Provide details of the climate-related targets for your portfolio.

Row 1

(7.53.4.1) Target reference number

Select from:

Por1

(7.53.4.2) Target type

Select from:

Portfolio coverage

(7.53.4.4) Methodology used when setting the target

Select from:

SBTi for Financial Institutions

(7.53.4.5) Date target was set

06/05/2025

(7.53.4.6) Target is set and progress against it is tracked at

Select from:

Asset class level

(7.53.4.9) Portfolio

Select from:

Investing (Asset owner)

(7.53.4.10) Asset classes covered by the target

Select all that apply

Fixed income

(7.53.4.11) Sectors covered by the target

Select all that apply

- Retail
- Apparel
- Services generation
- Materials services
- Hospitality & agriculture
- Biotech, health care & pharma
- Fossil Fuels
- Manufacturing
- Power
- Transportation
- Food, beverage

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

- % of portfolio setting a Science-Based Target

(7.53.4.18) % of portfolio covered in relation to total portfolio value

30

(7.53.4.21) Frequency of target reviews

Select from:

- Annually

(7.53.4.22) End date of base year

12/31/2022

(7.53.4.23) Figure in base year

47

(7.53.4.24) We have an interim target

Select from:

- No

(7.53.4.27) End date of target

12/31/2029

(7.53.4.28) Figure in target year

67.3

(7.53.4.29) Figure in reporting year

38

(7.53.4.30) % of target achieved relative to base year

-44.334975369458135

(7.53.4.31) Target status in reporting year

Select from:

Revised

(7.53.4.32) Aggregation weighting used

Select from:

Enterprise value (EV) + cash emissions weighted temperature score (ECOTS)

(7.53.4.34) Is this a science-based target?

Select from:

Yes, and this target has been approved by the Science-Based Targets initiative

(7.53.4.35) Target ambition

Select from:

Well-below 2°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

Coverage and exclusions are aligned with the SBTi FI Near Term guidance which details specifically which asset classes are required to be included in the target and which are optional and out of scope. Humana included all required asset classes (fixed income), does not have optional categories and did not include out of scope activities (asset and mortgage backed securities, sovereign investments).

(7.53.4.38) Target objective

Using a portfolio coverage approach, the objective of the target is to align Humana's portfolio with companies that adhere to SBTi goals and create policies that will decrease the carbon intensity of its lending and investing.
[Add row]

104

(7.54) Did you have any other climate-related targets that were active in the reporting year?

Select all that apply

- No other climate-related targets

(7.55) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Select from:

- Yes

(7.55.1) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e
Under investigation	0	<i>Numeric input</i>
To be implemented	0	0
Implementation commenced	0	0
Implemented	3	295.18
Not to be implemented	0	<i>Numeric input</i>

[Fixed row]

(7.55.2) Provide details on the initiatives implemented in the reporting year in the table below.

Row 1

(7.55.2.1) Initiative category & Initiative type

Energy efficiency in production processes

- Machine/equipment replacement

(7.55.2.2) Estimated annual CO2e savings (metric tonnes CO2e)

292

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

Scope 2 (location-based)

(7.55.2.4) Voluntary/Mandatory

Select from:

Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

28917

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

325000

(7.55.2.7) Payback period

Select from:

11-15 years

(7.55.2.8) Estimated lifetime of the initiative

Select from:

16-20 years

(7.55.2.9) Comment

Upgraded 5 computer room air conditioning (CRAC) units at data center including addition of economizing function not previously enabled.

Row 2

(7.55.2.1) Initiative category & Initiative type

Energy efficiency in production processes

Machine/equipment replacement

106

(7.55.2.2) Estimated annual CO2e savings (metric tonnes CO2e)

0.58

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

Scope 2 (location-based)

(7.55.2.4) Voluntary/Mandatory

Select from:

Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

144

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

18088

(7.55.2.7) Payback period

Select from:

>25 years

(7.55.2.8) Estimated lifetime of the initiative

Select from:

16-20 years

(7.55.2.9) Comment

Replacement of (2) 2-Ton AC units with (2) new 2-Ton Heat Pumps for Elevator Mechanical Rooms at Waterside garage.

Row 3

(7.55.2.1) Initiative category & Initiative type

Energy efficiency in production processes

Machine/equipment replacement

(7.55.2.2) Estimated annual CO2e savings (metric tonnes CO2e)

2.6

(7.55.2.3) Scope(s) or Scope 3 category(ies) where emissions savings occur

Select all that apply

Scope 2 (location-based)

(7.55.2.4) Voluntary/Mandatory

Select from:

Voluntary

(7.55.2.5) Annual monetary savings (unit currency – as specified in 1.2)

639

(7.55.2.6) Investment required (unit currency – as specified in 1.2)

30000

(7.55.2.7) Payback period

Select from:

>25 years

(7.55.2.8) Estimated lifetime of the initiative

Select from:

16-20 years

(7.55.2.9) Comment

Replacement of (3) 2 Ton WSHP units at Clocktower: Direct replacements upgraded from 13 SEER to 14 SEER.

[Add row]

(7.55.3) What methods do you use to drive investment in emissions reduction activities?

Row 1

(7.55.3.1) Method

Select from:

- Dedicated budget for energy efficiency

(7.55.3.2) Comment

Humana has a dedicated budget for energy efficiency/energy conservation initiatives. This budget can be used for review, evaluation, implementation, and verification of greenhouse gas emissions reduction activities. The primary focus is on energy efficiency activities. Going forward, achievement of Humana's energy and GHG goals continues to be a significant motivator for financial investment in varied projects.

Row 2

(7.55.3.1) Method

Select from:

- Employee engagement

(7.55.3.2) Comment

Humana actively works to engage and empower all employees to address energy efficiency, emissions reductions, and improve the organization's environmental footprint. Humana's Environmental Sustainability team partner with other subject matter experts internally and externally to educate, engage and train employees to participate in environmentally and socially responsible activities at work and at home. Our environmental goals - addressing our material impacts including emissions (and therefore energy) and waste – are a primary driver for prioritizing these efforts. Several internal communication tools, including social media, shared site, and newsletters, are used to build awareness among our employees around sustainability and opportunities to engage. For example, employees have a matching gift benefit in Humana Together that is often expanded or increased during certain disasters for certain organizations doing work to offer relief and employees can earn rewards for completing certain activities through our internal Working on Well-being (WOW) rewards program, which includes opportunities to engage in sustainability actions. The Humana Foundation matched employee charitable giving donations in 2024, totaling \$4.5 million in matching donations. From parking benefits to alternative transportation options to waste diversion, we continue to explore new ways we can reduce the commute burden on our employees and the planet as well as engage employees in beneficial environmental activities in a way that makes sense for our business.

[Add row]

(7.73) Are you providing product level data for your organization’s goods or services?

Select from:

No, I am not providing data

(7.79) Has your organization retired any project-based carbon credits within the reporting year?

Select from:

No

C12. Environmental performance - Financial Services

(12.1) Does your organization measure the impact of your portfolio on the environment?

Investing (Asset owner)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

Yes

(12.1.2) Disclosure metric

Financed Emissions

(12.1.3) We measure the impact of our portfolio on biodiversity

Select from

No, and we do not plan to do so in the next two years

(12.1.4) Primary reason for not measuring portfolio impact on biodiversity

(12.1.5) Explain why your organization does not measure its portfolio impact on biodiversity

(12.1.1) Provide details of your organization's financed emissions in the reporting year and in the base year.

Investing (Asset owner)

(12.1.1.1) Asset classes covered in the calculation

Select from:

- Loans Project finance
- Bonds
- Equity investments
 - Undrawn loan commitments
- Fixed income
 - Cash equivalents/money market instruments
 - Real estate
 - Commodities
 - Other, please specify

(12.1.1.2) Financed emissions (metric unit tons CO₂e) in the reporting year

2,637,298

(12.1.1.3) % of portfolio covered in relation to total portfolio value

30

(12.1.1.5) % of financed emissions calculated using data obtained from clients/investees (optional)

(12.1.1.6) Emissions calculation methodology

Select from:

- The Global GHG Accounting and Reporting Standard for the Financial Industry (PCAF)

- GHG Protocol: A Corporate Accounting and Reporting Standard
- Other, please specify

(12.1.1.7) Weighted data quality score (for PCAF-aligned data quality scores only)

2.32

(12.1.1.8) Financed emissions (metric unit tons CO2e) in the base year

1,494,558

(12.1.1.9) Base year end

12/31/2022

(12.1.1.9) % of undrawn loan commitments included in the financed calculation

(12.1.1.10) Please explain the details of and assumptions used in your calculation

Humana followed the PCAF methodology to calculate financed emissions from eligible assets. Actual emission data was collected if available from investees, and proxies have been used from reputable source to estimate emissions where no primary data exists, as recommended by PCAF.

(12.2) Are you able to provide a breakdown of your organization's financed emissions and other portfolio carbon footprinting metrics?

(12.1.1) Portfolio breakdown

Select from:

- Yes, by asset class
- Yes, by industry
- Yes, by scope
- None of the above, but we plan to do this in the next two years
- None of the above and we do not plan to do this

(12.3) State the values of your financing and insurance of fossil fuel assets in the reporting year.

Investing all fossil fuel assets (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

Not an immediate strategic priority

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Humana does not publicly report on its portfolio holdings beyond required disclosures described in filings with the U.S. Securities and Exchange Commission.

Investing in thermal coal (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

Not an immediate strategic priority

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Humana does not publicly report on its portfolio holdings beyond required disclosures described in filings with the U.S. Securities and Exchange Commission.

Investing in met coal (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

Not an immediate strategic priority

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Humana does not publicly report on its portfolio holdings beyond required disclosures described in filings with the U.S. Securities and Exchange Commission.

Investing in oil (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

Not an immediate strategic priority

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Humana does not publicly report on its portfolio holdings beyond required disclosures described in filings with the U.S. Securities and Exchange Commission.

Investing in gas (Asset owner)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

(12.3.7) Primary reason for not providing values of the financing and/or insurance to fossil fuel assets

Select from:

Not an immediate strategic priority

(12.3.8) Please explain why you are not providing values of the financing and/or insurance to fossil fuel assets

Humana does not publicly report on its portfolio holdings beyond required disclosures described in filings with the U.S. Securities and Exchange Commission.

[Fixed row]

(12.5) In the reporting year, did your organization finance and/or insure activities or sectors that are aligned with, or eligible under, a sustainable finance taxonomy? If so, are you able to report the values of that financing and/or underwriting?

Investing (Asset owner)

(12.5.1) Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy

Select from:

No, and we do not plan to report in the next two years

(12.5.35) Primary reason for not providing values of the financing and/or insurance

Select from:

Not an immediate strategic priority

(12.5.36) Explain why you are not providing values of the financing and/or insurance

*Humana has not mapped its lending and financing to a taxonomy at this time.
[Fixed row]*

(12.6) Do any of your existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues?

	Existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues	Primary reason for not offering products and services that enable clients to mitigate and/or adapt to the effects of	Explain why your organization does not offer products and services that enable clients to mitigate and/or adapt to the effects of environmental issues
	Select from: <input checked="" type="checkbox"/> No, and we do not plan to address this in the next two years	Select from: <input checked="" type="checkbox"/> Judged to be unimportant or not relevant	<i>We do not provide or offer any direct financial products or services that would be applicable in this context.</i>

[Fixed row]

C13. Further information & sign off

(13.1) Indicate if any environmental information included in your CDP response (not already reported in 7.9.1/2/3, 8.9.1/2/3/4, and 9.3.2) is verified and/or assured by a third party?

	Other environmental information included in your CDP response is verified and/or assured by a third party
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

(13.1.1) Which data points within your CDP response are verified and/or assured by a third party, and which standards were used?

Row 1

(13.1.1.1) Environmental issue for which data has been verified and/or assured

Select all that apply

- Climate change

(13.1.1.2) Disclosure module and data verified and/or assured

Environmental performance – Climate change

- All data points in module 7

(13.1.1.3) Verification/assurance standard

Climate change-related standards

- ISO 14064-3

(13.1.1.4) Further details of the third-party verification/assurance process

The verification was performed in accordance with the ISO 14064-3: Greenhouse Gases – Specification with Guidance for Validation and Verification of Greenhouse Gas Assertions (2006) standard. The Humana GHG Inventory was prepared using, and verified against, the WRI/WBCSD Greenhouse Gas (GHG) Protocol – A Corporate Accounting and Reporting Standard (Revised 2013), including the GHG Protocol Scope 2 Guidance (2015) amendment.

(13.1.1.5) Attach verification/assurance evidence/report (optional)

[Add row]

(13.3) Provide the following information for the person that has signed off (approved) your CDP response.

(13.3.1) Job title

President and CEO

(13.3.2) Corresponding job category

Select from:

- Chief Executive Officer (CEO)

[Fixed row]

