

## 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 2023 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, and downstream leased assets.
- **Water Consumption**

#### Level of Assurance

Schneider’s verification of Humana’s CY2023 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 CY2023 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 CY2023 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 FY2023.

- 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.
- During the verification process, the verifier requested additional documentation for a small number of electric utilities. The provided documentation was for a different source year (more recent); previous years' documentation was not available. Calculations were updated. Recommend keeping more thorough history of documentation.

Emissions Data Verified:

- Emissions

Source	Market-based Emissions (mtons CO2e)	Location-based Emissions (mtons CO2e)
Natural Gas	13,182	13,182
Aviation Gasoline	2,615	2,615
Diesel - Mobile	699	699
Diesel - Stationary	65	65
Ethanol Blend (E10)	2	2
HFC-407C	15	15
HFC-410A	193	193
Renewable Power - Onsite - Owned	0	0
Gasoline (Petrol) - Mobile	11,395	11,395
Propane	2	2
Compressed Natural Gas (CNG)	0	0
Ethanol (E85)	0	0
HCFC - 22	10	10
Electric Power	77,005	76,282
Renewable Energy Credit (REC)	(1,044)	0
<b>Total</b>	<b>104,139</b>	<b>104,459</b>

Scope	Market-based Emissions (mtons CO2e)	Location-based Emissions (mtons CO2e)
Scope 1 Total	28,177	28,177
Scope 2 Total	75,962	76,282
<b>Total</b>	<b>104,139</b>	<b>104,459</b>

Source	2023
C1 - Purchased Goods & Services	5,566,108
C2 - Capital Goods	209,139
C3 - Fuel & Energy-Related Activities	9,562
C4 - Upstream transport	83,921
C5 - Waste generated in operations	40,837
C6 - Business travel	14,578
C7 - Employee commuting	33,609
C7 - Employee commuting - Teleworking	60,319
C8 - Upstream leased assets	6,956
C13 - Downstream leased assets	406
<b>Total</b>	<b>6,025,436</b>

- **Water Consumption**

Sum of Total Usage		
Services	Usage UOM	Total
Waste Water	m <sup>3</sup>	130,753.31
Water	m <sup>3</sup>	580,867.67
Water - Irrigation	m <sup>3</sup>	31,275.91
<b>Grand Total</b>		<b>742,896.89</b>

### 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 CY2023 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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June 3, 2024



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*Sustainability Consultant*

June 3, 2024



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](#)

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## C1. Introduction

### (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 we feel 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, the hiring of a Chief Health Equity Officer, investments in The Humana Foundation, partnerships with OneTen, the University of Houston and the University of Louisville and others. 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. Other areas in which we invest include energy efficiency, portfolio optimization and supporting access to resources and investments in green initiatives and spaces, which can address health-related social needs. Humana Inc. has local and national charitable sponsorships and partnerships that extend Humana's impact in addressing health-related social needs and gaps in care. In 2022, Humana Healthy Horizons and Boys & Girls Clubs of America (BGCA) partnered to launch community gardens at 10 BGCA clubs across select Humana Bold Goal markets. The partnership activated a comprehensive children's wellness program, Healthy Habits, at all 4,900 BGCA clubs across the US. The purpose of this partnership is to address food insecurity, activate health and wellness programs, and promote equity and inclusiveness that empowers all youth to reach their full potential. The Humana Foundation is committed to Connected Healthy Lives, which aims to expand healthy choices for communities and create more equitable health outcomes by working to eliminate the social and structural barriers to health. The Humana Foundation*

*collaborates with community ecosystems to advance nutritional literacy and food security to ensure consistent and reliable access to healthy food - from awareness initiatives for seniors to community food systems and food mapping pilot programs. The Humana Foundation also launched the Health Equity Innovation Fund in October 2022, which provides seed funding for organizations working to eliminate barriers in health and health care and allows for strategic investments in equity projects across geographies to support organizations doing great work for society that aligns with Humana's mission. Within the past year, CDP reclassified Humana as a financial institution for CDP's activity sector due to our Insurance Services segment business. While we do not consider our business model to be aligned with the financial institution sector, this reclassification has nonetheless prompted our response to the full financial sector questionnaire. It is important to understand that underwriting activities within our Insurance Services segment are limited given certain group health plans are not subject to underwriting and 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. Therefore, even though our insurance activities may have prompted the reclassification, our management of financial assets is more relevant to our disclosure below. Please also note that Humana's investment portfolio is managed by a third-party asset manager, with such investments applied consistently with investment objectives and policies established by Humana's Investment Committee.*

[Fixed row]

#### **(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**

12/31/2023

##### **(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:

Yes

##### **(1.4.4) Number of past reporting years you will be providing Scope 1 emissions data for**

Select from:

4 years

### (1.4.5) Number of past reporting years you will be providing Scope 2 emissions data for

Select from:

4 years

### (1.4.6) Number of past reporting years you will be providing Scope 3 emissions data for

Select from:

2 years

[Fixed row]

### (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?
	Select from: <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:

No

#### ISIN code - equity

**(1.6.1) Does your organization use this unique identifier?**

Select from:

No

**CUSIP number**

**(1.6.1) Does your organization use this unique identifier?**

Select from:

No

**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]

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

47065000000

## (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:

Yes, the % of revenue associated with the portfolio

### (1.10.5) % of revenue

1

### (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

- Retail
- Fossil Fuels

- Apparel
- Services
- Materials
- Hospitality
- Food, beverage & agriculture
- Biotech, health care & pharma

- Manufacturing
- Infrastructure
- Power generation
- Transportation services

## 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:

- Yes, the % of revenue associated with the portfolio

### (1.10.5) % of revenue

95

### (1.10.6) Type of clients

Select all that apply

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



- Business and private clients (banking)
  - Family offices / high network individuals
- [Fixed row]*

## **(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 2 suppliers

### **(1.24.4) Highest supplier tier known but not mapped**

*Select from:*

- Tier 3 suppliers

### **(1.24.5) Portfolios covered in mapping**

*Select all that apply*

- Insurance underwriting (Insurance company)

### **(1.24.7) Description of mapping process and coverage**

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

[Fixed row]

**(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
	Select from: <input checked="" type="checkbox"/> No, but we plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	Not an immediate priority as Humana is not a manufacturer of products.

[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

#### (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 CLO will inform the Board once a Significant Event and/or Crisis Event is declared. 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. 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. Soon, Humana will look at 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. 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:

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

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

Select from:

- No standardized procedure

**(2.2.5) 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
	Select from: <input checked="" type="checkbox"/> Yes	Select from: <input checked="" type="checkbox"/> Both risks and opportunities

[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

**(2.2.2.4) Coverage**

*Select from:*

- Full

**(2.2.2.7) Type of assessment**

*Select from:*

- Qualitative and quantitative

### (2.2.2.8) Frequency of assessment

Select from:

- More than once a year

### (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:

- Integrated into multi-disciplinary organization-wide risk management process

### (2.2.2.11) Location-specificity used

Select all that apply

- Local

### (2.2.2.12) Tools and methods used

#### Enterprise Risk Management

- Enterprise Risk Management

### (2.2.2.13) Risk types and criteria considered

#### Acute physical

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

- ☑ 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

#### (2.2.2.16) Further details of process

*Humana's Enterprise Risk Management (ERM) governance structure includes a three lines of defense model to delegate responsibility for critical risk management processes across the business functions and operational areas, as well as risk management, compliance, and audit teams. 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 group, which oversees the Environmental Health and Safety group, continuously evaluate the potential impact of acute physical risks, such as extreme weather events. The Safety & Security Fusion Center 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, including Everbridge's Visual Command Center, provide access to real-time weather data to track potential events and is critical to our preparations before hurricane season. This was seen in recent instances of extreme weather events, including considerable damage to two sites from hurricane Idalia in 2023. As a response to these events, new sandbags will be placed outside facilities to help limit flooding as well as increased hours and staffing to allow for more flexible prescription pick up. The Fusion Center conducted outreach to the individuals in locations before and after hurricane like Idalia through the Humana Notification System. 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. For underwriting purposes, Humana receives advanced questions, groups them, and ensures there are talking points around climate change and risk. Thus far,*

access to coverage hasn't been a limiting factor to M&A or the extent of Humana's large profile of facilities. Facilities track their own activities now, but Humana is preparing to understand impacts and dependencies on identified risk and opportunities to operations. New preparedness plans are in place from 2023 that include working with Red Cross to donate water bottles and materials and adding a new vendor to help with community outreach and response. Humana in total has donated 862,100 to relief and recovery efforts. 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 will report 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:

No, but we 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:

No standardized procedure

#### **(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 in the future. Our external asset managers also give us scorecards with updated climate related data on our portfolio to track climate risk. This year, Humana will mobilize to better understand how to map and integrate impacts and dependencies to our portfolio.

### **Insurance underwriting (Insurance company)**

#### **(2.2.4.1) Process in place covering this portfolio**

Select from:

No, but we 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:

No standardized procedure

### **(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**

*This year, Humana will mobilize to better understand how to map and integrate impacts and dependencies to our portfolio.*

*[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:

No, but we 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:

No standardized procedure

### **(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**

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 in the future. As part of our progress in setting a SBT on our portfolio, Humana will continually track our exposure to emissions intensive lending and evaluate the risks and opportunities associated. Our external asset managers also give us scorecards with updated climate related data on our portfolio to track climate risk. This year, Humana will mobilize to better understand how to map and integrate impacts and dependencies to our portfolio.

## 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 issuance 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. Therefore, Humana has not and does not intend to assess the exposure of our health insurance portfolio to climate-related risks in the near term.

[Fixed row]

## (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:

Yes

### (2.2.7.2) Description of how interconnections are assessed

*Humana is dedicated to creating a holistic approach to understanding and mitigating climate risks, seizing on climate opportunities, and developing pathways to better understand dependencies on the environmental impacts from our operations on the environment. With the rise of CSRD, Humana acknowledges that double materiality is vital in understanding a deeper meaning behind sustainability. Humana prides itself on developing strategies to decarbonize our operations but we also plan on developing a roadmap to better connect our identified risk and opportunities to their distinct dependencies and impacts.*

[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

- |   |  |
|---|--|
| <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                     | <input checked="" type="checkbox"/> Power generation     |
| <input checked="" type="checkbox"/> Hospitality                   | <input checked="" type="checkbox"/> International bodies |
| <input checked="" type="checkbox"/> Transportation services       |  |
| <input checked="" type="checkbox"/> Food, beverage & agriculture  |  |
| <input checked="" type="checkbox"/> Biotech, health care & pharma |  |

### (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

100000000

### (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 100 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 monitors climate risk across its operations and has embedded climate risk management into its larger ERM. At this point, Humana can not quantify total financial impact from climate change across the organization as facilities manage their assessment of climate related risk and damages. Humana is dedicated to connecting 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 consumption 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, composting, office supplies reuse, and furniture and supplies donations. Some of our pharmacy packaging is also eco-friendly and utilizes biodegradable materials. In our largest cafes, we offer compost collection to divert organic waste from landfills and repurpose it into compost for reuse, and we donate food to local nonprofit organizations in both Louisville, Kentucky, and Green Bay, Wisconsin.*

[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

**Energy source**

- Use of renewable energy sources

### (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. For example, our current facilities management vendor has specific sustainability requirements, such as attainment of a 3.2% decrease in greenhouse gas emissions in 2022 per agreed upon baseline emissions and an overall waste diversion of 67.5% based on mutually agreed upon baseline for 2022, formalized in our contract for services. This was an important consideration when selecting the vendor.*

### (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)

320000

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

320000

### (3.6.1.23) Explanation of financial effect figures

The combined financial impact of many of our sustainable purchasing programs is not quantified financially. As an example, however, through engagement with a third-party vendor, Humana was able to renegotiate electricity supply contracts at facilities located in deregulated energy markets saving an estimated 219,000 in utility costs through this initiative. In 2022, at the West Chester, OH Pharmacy Distribution Center, Humana was able to divert over 1,100 tons of recyclable material from landfills, receive over 100,000 in rebates from the installation of three balers, and partner with a vendor, who ultimately recycled these materials. Lastly through the energy efficiency projects implemented, we incurred savings of 1,200. In total, we've reduced operating costs by approximately 320,000 through the aforementioned measures.

#### (3.6.1.24) Cost to realize opportunity

0

#### (3.6.1.25) Explanation of cost calculation

Cost to realize opportunity: As Humana's procurement team undertakes sustainable purchasing as part of their routine operations, there is zero (0) additional cost of management to pursue these opportunities.

#### (3.6.1.26) Strategy to realize opportunity

Identifying appropriate vendors has contributed to utilizing rebates for energy projects, increasing our recycling efforts, and is a focus of our procurement program whereby suppliers must share progress regarding sustainable products during regular business reviews, influencing our procurement decisions and translating to Humana employees having the option of choosing sustainable options when making purchases. Humana selected a new facilities management vendor in late 2018, and is still being used today, for which their leadership in facilitating energy efficient solutions and track toward sustainability initiatives was an important evaluation criterion. In collaboration with our facilities management vendor during 2022, at the West Chester, OH Pharmacy Distribution Center, Humana was able to divert over 1,100 tons of recyclable material from landfills and receive over 100,000 in rebates from the installation of three balers and partnering with a vendor who ultimately recycled these materials.

[Add row]

**(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)

0

### (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. Humana has a dedicated team with a budget to respond to and mitigate climate risk and set and meet GHG emissions reduction targets.*

*[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

*Climate change responsibilities: The Nominating, Governance & Sustainability Committee has responsibility for Board-level oversight of the Company's ESG strategy, practices, and reporting. The Nominating, Governance & Sustainability Committee receives formal ESG reports from management at least twice annually regarding the Company's ESG initiatives, metrics and progress on established goals, as well as ad hoc ESG communications as necessary. In addition, we have an internal ESG Steering Committee, overseen by our Chief Administrative Officer and Chief Legal Officer, to guide the integration of our ESG efforts with our long-term business strategy. This ESG governance structure complements the long-standing responsibility of our Board and each of our Board committees in overseeing various aspects of the Company's ESG-related risks and practices. 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.*

#### (4.1.6) Attach the policy (optional)

2023 Humana Impact Report\_Finalpdf.pdf,2023 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, but we plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	At the moment, Humana is seeking to understand the implications of its activities and business on biodiversity.

[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 :CAO, 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 Administrative 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 metrics 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'. As part of the Environmental impact category, 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 Nominating, Governance & Sustainability Committee annually reviews the Company's environmental impact report prior to publication of results. The Nominating, Governance & Sustainability Committee annually reviews management's proposed goals and targets for the reporting year and may receive ad hoc updates from management as needed. The most significant factors that make an investment in Humana speculative or risky are set forth under the caption "Risk Factors" in the Company's Annual Report on Form 10-K and may be further updated as appropriate throughout the year in the Company's Quarterly Reports on Form 10-Q and other filings with the Securities and Exchange Commission. Changes to Humana's Risk Factors are led by the Company's Law Department in consultation with the Enterprise Risk Management team and appropriate subject matter experts. The Risk Factors and any changes thereto are reviewed by the full Board of Directors annually in connection with the Company's Annual Report on Form 10-K, and on an ongoing basis in connection with review of the Company's Quarterly Reports of Form 10-Q, in each case to ensure appropriate Board oversight. The Enterprise Risk Management 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.*

*[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, but we plan to within the next two years	Select from: <input checked="" type="checkbox"/> Not an immediate strategic priority	At the moment, Humana is seeking to understand the implications of its activities and business on biodiversity.

[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

### (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:

- More frequently than quarterly

### (4.3.1.6) Please explain

*Description of responsibilities: The CRO is the Chair of the Enterprise Risk Management Committee (ERMC). The CRO leads the second line of defense risk management function, including Enterprise Compliance and the Enterprise Crisis Management and Business Resiliency teams. The CRO oversees the ERM framework on behalf of the Board of Directors, ensuring the framework is appropriately implemented across the three lines of defense functions. The framework considers assessment and monitoring of environmental risks that may be related to climate-related issues. Rationale: Given that risks are evaluated at various operational levels includes pricing, operational, strategic, regulatory, and financial markets risks, the CRO encounters climate-related issues such as extreme weather events and environmental regulations that may contribute to those risks in the scope of the office's regular responsibilities. Humana therefore considers the CRO to inherently have the highest level of management for climate-related issues. The CRO applies the framework to risks identified by Humana's first line of defense, consisting of business areas and operational teams across Humana, and are responsible for identifying, assessing, mitigating, monitoring, and managing risk within those respective areas. Humana therefore considers the CCO and CRO to share in the highest level of management for climate-related issues.*

[Add row]

## (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, which will form a part of our future climate transition plan.*

### 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, which will form a part of our future climate transition plan.  
[Add row]

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

	<b>Does your organization have any environmental policies?</b>
	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, but we 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**

*Environmental Sustainability Policy and Standard - March 2024 finalpdf.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:

Yes, our policies include environmental requirements that clients/investees need to meet

#### **(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 lending. As for our vendors, Humana has improved the details of its vendor survey to better understand how each vendor is prioritizing emissions reduction and instituting environmental policies within their organizations.*

[Fixed row]

## **(4.7.1) Provide details of the policies which include environmental requirements that clients/investees need to meet.**

### **Investing (Asset owner)**

#### **(4.7.1.1) Environmental issues covered**

*Select all that apply*

- Climate change

#### **(4.7.1.2) Type of policy**

*Select all that apply*

- Investment policy/strategy

#### **(4.7.1.3) Public availability**

*Select from:*

- Not publicly available

#### **(4.7.1.4) Attach the policy**

*Humana Investment Guideline Language Environmental Section Only.pdf*

#### **(4.7.1.5) Value chain stages of client/investee covered by policy**

*Select from:*

- Direct operations and upstream/downstream value chain

#### **(4.7.1.6) Industry sectors covered by the policy**

*Select all that apply*

- Retail
- Apparel
- Services
- Fossil Fuels
- Manufacturing
- Infrastructure

- Materials
- Hospitality
- Transportation services
- Food, beverage & agriculture
- Biotech, health care & pharma

- Power generation
- International bodies

#### (4.7.1.9) % of portfolio covered by the policy in relation to total portfolio value

30

#### (4.7.1.10) Basis of exceptions to policy

*Select all that apply*

- Other, please specify :Asset classes included in analysis

#### (4.7.1.11) Explain how criteria coverage and/or exceptions have been determined

*All assets classes covered by PCAF methodology*

#### (4.7.1.12) Requirements for clients/investees

##### **Climate-specific commitments**

- Commitment to set a science-based emissions reduction target

#### (4.7.1.13) Measurement of proportion of clients/investees compliant with the policy

*Select from:*

- Yes

#### (4.7.1.14) % of clients/investees compliant with the policy

45

#### (4.7.1.15) % of portfolio value that is compliant with the policy

**(4.7.1.16) Target year for 100% compliance**

Select from:

In more than 5 years

[Add 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. With a self-directed brokerage employees have access to over 7,000 different mutual funds. 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**

*Humana has set approved targets on scope 1, 2, and 3 emissions. We are also in the process of setting a target on our investment portfolio, being one of the first insurance companies in the US to set a scope 3 category 15 target.*

*[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**

*Select all that apply*

Not assessed

#### **(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, but we 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

*Humana will align with all future sustainability regulations that impact our immediate business. This includes both the SEC climate rules and California Climate Laws. Humana has also engaged with SBTi to set targets on their scope 1, 2, and 3 emissions, as well as their investment portfolio.  
[Fixed row]*

## (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
- Governance
- Emission targets
- Value chain engagement
- Public policy engagement
- Content of environmental policies

- Emissions figures
- Risks & Opportunities

#### **(4.12.1.6) Page/section reference**

*Environmental Section pg. 110*

#### **(4.12.1.8) Comment**

*The "for the environment" portion of the report starts on page 110. 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 support the TCFD recommendations and map our ESG disclosures to the TCFD framework. As part of this effort, we anticipate conducting a more thorough and intentional effort to identify and prioritize climate-related risks and opportunities across our portfolio as well as leveraging qualitative 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

*We understand that a low-carbon transition plan and path forward to net zero emissions is important to our collective future and we're analyzing tactics, appropriate to our business, that allow us to contribute to net zero goals, including establishing a more robust next generation goal that will align with the Science Based Targets initiative (SBTi) to address climate change. The addition of a SBT for our portfolio significantly increased alignment with a net zero strategy.*

[Fixed row]

## (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. In 2023, in response to natural disasters, the Humana team allows for proactive prescription pick up and longer hours of pharmacy operations.*

## 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, influence our procurement decisions and translate to Humana employees the option of choosing sustainable alternatives when making purchases. The time horizon of this influence is in the short-term. ii. Most substantial strategic decisions to date: Humana developed a sustainability supplier scorecard and selected a facilities management vendor, who supports our progress toward achieving environmental goals. We initiate the Sustainability Scorecard requests via email to key suppliers multiple times per year to collect self-reported information on their environmental impact reduction efforts in the context of our relationship. Metrics we collect include whether they have environmental policies, management systems, supplier sustainability policies, green building certifications, etc. In 2023, we solicited 264 suppliers asking them to complete the sustainability scorecard survey. 83 of those solicited suppliers responded, representing a 31% response rate and 25% of total spend. 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. To facilitate progress on these targets, we engaged our facilities management vendor with formalized expectations of their collaborative requirements to ensure attainment of our new targets. These expectations were included in the RFP when soliciting bids to elevate our sustainability progress; responding vendors then provided their expertise and recommendations to help us achieve our sustainability targets, which informed our final decision-making.*

## 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 Enterprise Associate and Business 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: Humana’s most substantial business decisions include setting emissions reduction and waste diversion targets in 2018 when our previous goal expired and is now working to create a more robust next generation goal that will align with the Science Based Targets initiative (SBTi) to address climate change. We publicly informed of our science-based target, which includes Scope 1, 2 and 3, within Humana’s Impact Report for yearend 2023 (available on Humana.com) and expect to officially announce our validated SBTi aligned financed emissions goal in late 2024. To facilitate progress on these targets, we established formalized expectations of collaborative requirements to ensure attainment of our new targets with our facilities management vendor and portfolio managers. These expectations were included in the RFP when soliciting bids to elevate our sustainability progress; responding vendors then provided their expertise and recommendations to help us achieve our sustainability targets, which informed our final decision-making. In addition, we continued our pursuit of renewable energy procurement to support an eventual 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. Finally, we are continually pursuing space optimization at our facilities that are 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

- Assets
- Revenues
- Liabilities
- Indirect costs
- Access to capital
- 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 has been affected by climate-related risks and opportunities across many financial elements. The Enterprise Associate and Business Solutions team is working to drive operational efficiency across our portfolio at our offices, data centers and clinical locations through capital improvement projects. In doing so, we are reducing operational expenses and improving overall profitability. This is often accomplished through advocating and seeking access to capital through our annual budget, for which expenditures are allocated to raise funds for new, more efficient equipment, or repairs to existing infrastructure and equipment. As we consider the impacts of emerging regulations and investing in more efficient technology, there is a possibility for assets to become stranded, including less efficient fleet vehicles or equipment. i. Case study: The Sustainability team, comprised of staff within the Enterprise Associate and Business Solutions department and facilities management vendor, work collaboratively to plan for the financial requirements to achieve Humana's environmental sustainability goals. We set challenging environmental targets, and we continue to push for energy projects where the return on investment makes sense. Sustainability champions meet every 6 weeks to collaborate opportunities and fill a pipeline of energy project ideas, which are reviewed during the annual budgeting process. Our annual budgeting process for both operating costs and capital allocation/expenditures is evaluated in the context of how they fit into our internal goals for annual reductions as well as our pursuit of EnergySTAR certifications at the sites we own or lease and are single tenants, Fitwell and TRUE Zero Waste Certifications. The teams work together to identify, plan, and prioritize projects that will make the most impact, as well as determine the potential cost. This information is also shared with our ESG team. The operating costs and capital allocation requests are then submitted each year for approval. The Sustainability team is working to expand our forecasting timeframes by collaborating with the infrastructure (comprised of staff within Enterprise Associate and Business Solutions and facilities management vendor) and project management teams to align the review with multi-year budget efforts with FM teams.*

[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:

No standardized procedure

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

*We have not set an internal strategy or process on identifying and calculating a carbon or water price with direct impacts to our operations and business model.*  
[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, but we plan to within the next two years

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

Select from:

No standardized procedure

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

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

### **Investees**

#### **(5.11.1) Engaging with this stakeholder on environmental issues**

Select from:

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

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

Select from:

No standardized procedure

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

*While engaging with our members will be prioritized in future, there are other stakeholders like our supply chain that are more material for Humana.*

### 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:

No, but we plan to within the next two years

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

Select from:

No standardized procedure

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

*The plan is to engage with our investors in future but stakeholders like our supply chain generate more emissions and as such have our focus now.*

### 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]

### (5.11.3) Provide details of your environmental engagement strategy with your clients.

	Type of clients	Environmental issues covered by the engagement strategy
Row 1	Select from: <input checked="" type="checkbox"/> Clients of Insurers	Select all that apply <input checked="" type="checkbox"/> Climate change

[Add 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:

Adaptation to climate change

### (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

83

#### (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 Supplier Self-Assessment Sustainability Scorecard as a measure of success. Our goal or threshold of success is to engage suppliers that represent over 25% of spend or more. Our 7th release of the Supplier Self-Assessment Sustainability Scorecard 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 2023, we solicited 264 suppliers asking them to complete the sustainability scorecard survey. 83 of those solicited suppliers responded, representing a 31% response rate and 25% of total spend. The Scorecard requests are distributed via email and responses are collected through self-reporting of the suppliers. In efforts of improving our engagement, the entire team works collectively to connect with the suppliers has increased due to continuous outreach through various avenues such as 1.1 vendor management and RFP outreach. Via the Scorecard, we collect information from key suppliers regarding their efforts to reduce the environmental impacts associated with their vendor engagement with Humana. This initiative helped us understand the environmental impact of our vendor relationships and set the stage for more robust data collection; findings are reported in our ESG report updates, internal scorecard, and to Humana leadership. We aim to expand this initiative in the future by engaging suppliers that represent the greatest impact. As our supply chain program evolves, implementation of the supplier scorecard 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; this underscores our intention to maintain this practice for these suppliers on an annual basis.

#### **(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:

Unknown

#### (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 our suppliers and employees to identify opportunities to collaborate and improve our environmental sustainability. Our employees are therefore considered 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, 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 to 4,414 unique organizations, totaling almost 2.2million. 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. The Humana Foundation also creates an opportunity for engagement. We partner with organizations and send disaster relief funding to address the impacts of extreme weather-related events or other situations. In 2023, there were over 281,000 volunteer hours tracked by almost 21,000 Humana employees.*

#### (5.11.9.6) Effect of engagement and measures of success

*Charitable donations, employee engagement, volunteer hours*

*[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>There are priority areas that are more material to Humana.</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	Policy in place for addressing external asset manager non-compliance
	<i>Select from:</i> <input checked="" type="checkbox"/> Yes	<i>Select from:</i> <input checked="" type="checkbox"/> No, we do not have a policy in place for addressing non-compliance

[Fixed row]

**(5.14.1) Provide details of the environmental requirements that external asset managers have to meet as part of your organization’s selection process and engagement.**

**Row 1**

**(5.14.1.1) Environmental issues covered by the requirement**

*Select all that apply*

- Climate change

### (5.14.1.2) Coverage

Select from:

- Majority of assets managed externally

### (5.14.1.3) Environmental requirement that external asset managers have to meet

Select from:

- Setting environmental target(s)

### (5.14.1.4) Mechanisms used to include environmental requirement in external asset manager selection

Select all that apply

- Other, please specify :SBT tracking

### (5.14.1.5) Response to external asset manager non-compliance with environmental requirement

Select from:

- No response

[Add row]

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

	Exercise voting rights as a shareholder on environmental issues
	Select from: <input checked="" type="checkbox"/> Yes

[Fixed row]

## **(5.15.1) Provide details of your shareholder voting record on environmental issues.**

### **Row 1**

#### **(5.15.1.1) Method used to exercise your voting rights as a shareholder**

Select from:

- Exercise voting rights through an external service provider

#### **(5.15.1.2) How do you ensure your shareholder voting rights are exercised in line with your overall strategy or transition plan?**

Select all that apply

- Review external service provider's environmental performance (e.g. active ownership, proxy voting records)

#### **(5.15.1.5) Environmental issues covered in shareholder voting**

Select all that apply

- Climate change

[Add 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.*

### Plastics

#### **(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.*

### Biodiversity

## (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

**(7.1.1) 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]

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

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

[Fixed row]

## (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 CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O 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

12/31/2021

## (7.5.2) Base year emissions (metric tons CO2e)

### (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

12/31/2021

#### (7.5.2) Base year emissions (metric tons CO2e)

279079

### (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

12/31/2021

#### (7.5.2) Base year emissions (metric tons CO2e)

9889

### (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

12/31/2021

### (7.5.2) Base year emissions (metric tons CO2e)

104408

### (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

12/31/2021

### (7.5.2) Base year emissions (metric tons CO2e)

47558

### (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 Waste Reduction Model (WARM) and Base Carbone. This model bases its emissions calculations on a life-cycle analysis, including emissions from the long-term decomposition of waste in a landfill and upstream sources/sinks.*

## Scope 3 category 6: Business travel

### (7.5.1) Base year end

12/31/2021

## (7.5.2) Base year emissions (metric tons CO2e)

5617

## (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

12/31/2021

## (7.5.2) Base year emissions (metric tons CO2e)

130029

## (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

12/31/2021

## (7.5.2) Base year emissions (metric tons CO2e)

### (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

12/31/2021

### (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

12/31/2021

### (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

12/31/2021

### (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

12/31/2021

### (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

12/31/2021

### (7.5.2) Base year emissions (metric tons CO2e)



**(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**

12/31/2021

**(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**

12/31/2021

**(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

12/31/2021

### (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)

28177

### (7.6.3) 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 WRIWBSOCD GHG Reporting Protocol.*

### Past year 1

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

28852

## **(7.6.2) End date**

12/31/2022

## **(7.6.3) 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 CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O 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.*

## **Past year 2**

### **(7.6.1) Gross global Scope 1 emissions (metric tons CO<sub>2</sub>e)**

29481

## **(7.6.2) End date**

12/31/2021

## **(7.6.3) 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 CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O 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.*

## **Past year 3**

### **(7.6.1) Gross global Scope 1 emissions (metric tons CO<sub>2</sub>e)**

34959

## **(7.6.2) End date**

12/31/2020

### (7.6.3) 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 CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O 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.*

## Past year 4

### (7.6.1) Gross global Scope 1 emissions (metric tons CO<sub>2</sub>e)

36525

### (7.6.2) End date

12/31/2019

### (7.6.3) 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 CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O 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.*

[Fixed row]

## (7.7) What were your organization's gross global Scope 2 emissions in metric tons CO<sub>2</sub>e?

### Reporting year

### (7.7.1) Gross global Scope 2, location-based emissions (metric tons CO<sub>2</sub>e)

76282

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

75962

### (7.7.4) 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.*

### Past year 1

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

70404

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

75266

### (7.7.3) End date

12/31/2022

### (7.7.4) Methodological details

*Scope 2 market-based sources include: Purchased electricity. 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.*

### Past year 2

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

68184

### **(7.7.2) Gross global Scope 2, market-based emissions (metric tons CO2e) (if applicable)**

73675

### **(7.7.3) End date**

12/31/2021

### **(7.7.4) Methodological details**

*Scope 2 market-based sources include: Purchased electricity. 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.*

## **Past year 3**

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

65566

### **(7.7.2) Gross global Scope 2, market-based emissions (metric tons CO2e) (if applicable)**

71243

### **(7.7.3) End date**

12/31/2020

### **(7.7.4) Methodological details**

*Scope 2 market-based sources include: Purchased electricity. 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.*

## Past year 4

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

76450

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

75812

### (7.7.3) End date

12/31/2019

### (7.7.4) Methodological details

*Scope 2 market-based sources include: Purchased electricity. 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.*

*[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)

5566108

### (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 data were classified into spend categories and then matched to emission factors (kgCO<sub>2</sub>e/ 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 CO<sub>2</sub>e)

209139

### (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 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)

9562

### (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

0

### (7.8.5) Please explain

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)

83921

### (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 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)

40837

### (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

### (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 Waste Reduction Model (WARM) and Base Carbone. This model bases its emissions calculations on a life-cycle analysis, including emissions from the long-term decomposition of waste in a landfill and upstream sources/sinks.*

## Business travel

### (7.8.1) Evaluation status

Select from:

Relevant, calculated

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

14578

### (7.8.3) Emissions calculation methodology

Select all that apply

Spend-based method

Distance-based method

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

90

### (7.8.5) Please explain

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

93928

### (7.8.3) Emissions calculation methodology

Select all that apply

Fuel-based method

Distance-based method

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

0

### (7.8.5) Please explain

*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.*

## Upstream leased assets

### (7.8.1) Evaluation status

Select from:

Relevant, calculated

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

### (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

100

### (7.8.5) Please explain

*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

### (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 require further processing.*

### 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)

**(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**

*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]

## (7.8.1) Disclose or restate your Scope 3 emissions data for previous years.

### Past year 1

#### (7.8.1.1) End date

12/31/2022

#### (7.8.1.2) Scope 3: Purchased goods and services (metric tons CO2e)

6175405

#### (7.8.1.3) Scope 3: Capital goods (metric tons CO2e)

218645

#### (7.8.1.4) Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e)

12713

#### (7.8.1.5) Scope 3: Upstream transportation and distribution (metric tons CO2e)



103856

**(7.8.1.6) Scope 3: Waste generated in operations (metric tons CO2e)**

45858

**(7.8.1.7) Scope 3: Business travel (metric tons CO2e)**

14845

**(7.8.1.8) Scope 3: Employee commuting (metric tons CO2e)**

106437

**(7.8.1.9) Scope 3: Upstream leased assets (metric tons CO2e)**

7317

**(7.8.1.10) Scope 3: Downstream transportation and distribution (metric tons CO2e)**

0

**(7.8.1.11) Scope 3: Processing of sold products (metric tons CO2e)**

0

**(7.8.1.12) Scope 3: Use of sold products (metric tons CO2e)**

0

**(7.8.1.13) Scope 3: End of life treatment of sold products (metric tons CO2e)**

0

**(7.8.1.14) Scope 3: Downstream leased assets (metric tons CO2e)**

**(7.8.1.15) Scope 3: Franchises (metric tons CO2e)**

0

**(7.8.1.17) Scope 3: Other (upstream) (metric tons CO2e)**

0

**(7.8.1.18) Scope 3: Other (downstream) (metric tons CO2e)**

0

**(7.8.1.19) Comment**

*Re-baselined certain data resulting from a change in methodology or improved data quality. Scope 3 methodology changed in 2023 from CEDA to EPA EEIO spend-based dataset migration and some Scope 3 categories utilizing spend-based data were rebaselined as a result.*

**Past year 2****(7.8.1.1) End date**

12/31/2021

**(7.8.1.2) Scope 3: Purchased goods and services (metric tons CO2e)**

4793751

**(7.8.1.3) Scope 3: Capital goods (metric tons CO2e)**

279079

**(7.8.1.4) Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e)**

9889

**(7.8.1.5) Scope 3: Upstream transportation and distribution (metric tons CO2e)**

104408

**(7.8.1.6) Scope 3: Waste generated in operations (metric tons CO2e)**

47558

**(7.8.1.7) Scope 3: Business travel (metric tons CO2e)**

5617

**(7.8.1.8) Scope 3: Employee commuting (metric tons CO2e)**

130029

**(7.8.1.9) Scope 3: Upstream leased assets (metric tons CO2e)**

5880

**(7.8.1.10) Scope 3: Downstream transportation and distribution (metric tons CO2e)**

0

**(7.8.1.11) Scope 3: Processing of sold products (metric tons CO2e)**

0

**(7.8.1.12) Scope 3: Use of sold products (metric tons CO2e)**

0

**(7.8.1.13) Scope 3: End of life treatment of sold products (metric tons CO2e)**

0

**(7.8.1.14) Scope 3: Downstream leased assets (metric tons CO2e)**

2422

**(7.8.1.15) Scope 3: Franchises (metric tons CO2e)**

0

**(7.8.1.17) Scope 3: Other (upstream) (metric tons CO2e)**

0

**(7.8.1.18) Scope 3: Other (downstream) (metric tons CO2e)**

0

**(7.8.1.19) Comment**

*Re-baselined certain data resulting from a change in methodology or improved data quality. Scope 3 methodology changed in 2023 from CEDA to EPA EEIO spend-based dataset migration and some Scope 3 categories utilizing spend-based data were rebaselined as a result.  
[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

	Verification/assurance status
Scope 3	<i>Select from:</i> <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**

*Humana Verification Letter\_FY2023.pdf*

### (7.9.1.5) Page/section reference

Page 3

### (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

*Humana Verification Letter\_FY2023.pdf*

#### (7.9.2.6) Page/ section reference

*Page 3*

#### (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:

Limited assurance

#### (7.9.2.5) Attach the statement

*Humana Verification Letter\_FY2023.pdf*

#### (7.9.2.6) Page/ section reference

*Page 3*

#### (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*



- Scope 3: Capital goods
- Scope 3: Business travel
- Scope 3: Employee commuting
- Scope 3: Upstream leased assets
- Scope 3: Downstream leased assets

- Scope 3: Purchased goods and services
- Scope 3: Waste generated in operations
- Scope 3: Upstream transportation and distribution
- Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2)

### (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

*Humana Verification Letter\_FY2023.pdf*

### (7.9.3.6) Page/section reference

*Page 3*

### (7.9.3.7) Relevant standard

Select from:

- ISO14064-3

### (7.9.3.8) Proportion of reported emissions verified (%)

100

[Add row]

**(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)

1044

#### (7.10.1.2) Direction of change in emissions

Select from:

Decreased

#### (7.10.1.3) Emissions value (percentage)

1

#### (7.10.1.4) Please explain calculation

*The gross global emissions (S12) for Humana are 104,139 mtons CO2e in 2023, and 104,117 in 2022. This means that there was an absolute change in emissions of 21 mtons CO2e, equal to a 0.02% increase  $(21 / 104,117) * 100.02\%$ . Humana purchased RECs in 2023 to offset several sites. Change in renewable energy consumption purchases from 2022 - 2023 aided in Humana's overall emissions reduction, with a reduction of 1,044 mtons CO2e from increased renewable energy purchases. The emissions value (percentage) can be calculated using the same formula described in the guidance above:  $(1,044 / 104,117) * 100 = 1\%$*

### Other emissions reduction activities

#### (7.10.1.1) Change in emissions (metric tons CO2e)

1

### (7.10.1.2) Direction of change in emissions

Select from:

Decreased

### (7.10.1.3) Emissions value (percentage)

0

### (7.10.1.4) Please explain calculation

*"The gross global emissions (S12) for Humana are 104,139 mtons CO2e in 2023, and 104,117 in 2022. This means that there was an absolute change in emissions of 21 mtons CO2e, equal to a .02% increase  $(21 / 104,117) * 100.02\%$ . Humana had one (1) emissions reduction project in 2023 that accounted for a decrease in 1 mtons CO2e. The emissions value (percentage) can be calculated using the same formula described in the guidance above:  $(1 / 104,117) * 100.00001\%$ "*

## Divestment

### (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 2022-2023 that contributed to the change*

## 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 2022-2023 that contributed to the change*

## 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 2022-2023 that contributed to the change

## Change in output

### (7.10.1.1) Change in emissions (metric tons CO2e)

4764

### (7.10.1.2) Direction of change in emissions

Select from:

Increased

### (7.10.1.3) Emissions value (percentage)

4.58

### (7.10.1.4) Please explain calculation

*The gross global emissions (S12) for Humana are 104,139 mtons CO2e in 2023, and 104,117 in 2022. This means that there was an absolute change in emissions of 21 mtons CO2e, equal to a 0.02% increase  $(21 / 104,117) * 100 = 0.02\%$ . Humana had 120 new sites open in 2023. Of these 120 sites, there were 103 that added emissions to Humana's overall footprint. The change from organic site additions resulted in an increase in overall Scope 1&2 emissions of 4,764 mtons CO2. The emissions value (percentage) can be calculated using the same formula described in the guidance above:  $(4,764 / 104,117) * 100 = 4.58\%$*

## 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

*No changes in methodology from 2022-2023. All methodology changes were incorporated back to Humana's base year.*

#### 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

*No changes in Humana's boundary from 2022-2023.*

#### Change in physical operating conditions

##### (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

*No change in Humana's physical operations conditions from 2022-2023.*

## Unidentified

### (7.10.1.1) Change in emissions (metric tons CO2e)

3697.5

### (7.10.1.2) Direction of change in emissions

Select from:

Decreased

### (7.10.1.3) Emissions value (percentage)

3.55

### (7.10.1.4) Please explain calculation

*"The gross global emissions (S12) for Humana are 104,139 mtons CO2e in 2023, and 104,117 in 2022. This means that there was an absolute change in emissions of 21 mtons CO2e, equal to a 0.02% increase  $(21 / 104,117) * 100.02\%$ . After accounting for the decrease in emissions due to renewable energy and emissions reduction projects, as well as an increase from new sites, a decrease of 3697.5 mtons CO2e was left unidentified. The emissions value (percentage) can be calculated using the same formula described in the guidance above:  $(3,697.5 / 104,117) * 100 = 3.55\%$ "*

## 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

### (7.10.1.4) Please explain calculation

*Humana did not have any other changes from 2022-2023 that contributed to this change  
[Fixed row]*

**(7.26) Allocate your emissions to your customers listed below according to the goods or services you have sold them in this reporting period.**

#### Row 1

### (7.26.1) Requesting member

Select from:

### (7.26.2) Scope of emissions

Select from:

Scope 1

### (7.26.4) Allocation level

Select from:

Company wide

### (7.26.6) Allocation method



Select from:

Allocation based on the market value of products purchased

### (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

Currency

### (7.26.8) Market value or quantity of goods/services supplied to the requesting member

637000000

### (7.26.9) Emissions in metric tonnes of CO<sub>2</sub>e

168.73

### (7.26.10) Uncertainty (±%)

5

### (7.26.11) Major sources of emissions

*Vehicle fuel consumption, facility natural gas consumption*

### (7.26.12) Allocation verified by a third party?

Select from:

No

### (7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

*Humana conducted a comprehensive corporate inventory of greenhouse gas emissions associated with company operations. The results of the inventory have been reviewed and verified by a certified third party.*

## (7.26.14) Where published information has been used, please provide a reference

Humana 2023 Impact Report - [https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report\\_Finalpdf](https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report_Finalpdf)

### Row 3

## (7.26.1) Requesting member

Select from:

## (7.26.2) Scope of emissions

Select from:

Scope 1

## (7.26.4) Allocation level

Select from:

Company wide

## (7.26.6) Allocation method

Select from:

Allocation based on the market value of products purchased

## (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

Currency

## (7.26.8) Market value or quantity of goods/services supplied to the requesting member

62715730

## (7.26.9) Emissions in metric tonnes of CO<sub>2</sub>e

**(7.26.10) Uncertainty ( $\pm\%$ )**

5

**(7.26.11) Major sources of emissions***Vehicle fuel consumption, facility natural gas consumption***(7.26.12) Allocation verified by a third party?***Select from:* No**(7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made***Humana conducted a comprehensive corporate inventory of greenhouse gas emissions associated with company operations. The results of the inventory have been reviewed and verified by a certified third party.***(7.26.14) Where published information has been used, please provide a reference***Humana 2023 Impact Report - [https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report\\_Finalpdf](https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report_Finalpdf)***Row 4****(7.26.1) Requesting member***Select from:***(7.26.2) Scope of emissions***Select from:* Scope 2: market-based

#### (7.26.4) Allocation level

Select from:

Company wide

#### (7.26.6) Allocation method

Select from:

Allocation based on the market value of products purchased

#### (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

Currency

#### (7.26.8) Market value or quantity of goods/services supplied to the requesting member

637000000

#### (7.26.9) Emissions in metric tonnes of CO<sub>2</sub>e

454.88

#### (7.26.10) Uncertainty (±%)

5

#### (7.26.11) Major sources of emissions

*Purchased electricity consumption*

#### (7.26.12) Allocation verified by a third party?

Select from:

No

### (7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made

*Humana conducted a comprehensive corporate inventory of greenhouse gas emissions associated with company operations. The results of the inventory have been reviewed and verified by a certified third party.*

### (7.26.14) Where published information has been used, please provide a reference

*Humana 2023 Impact Report - [https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report\\_Finalpdf](https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report_Finalpdf)*

## Row 6

### (7.26.1) Requesting member

*Select from:*

### (7.26.2) Scope of emissions

*Select from:*

Scope 2: market-based

### (7.26.4) Allocation level

*Select from:*

Company wide

### (7.26.6) Allocation method

*Select from:*

Allocation based on the market value of products purchased

### (7.26.7) Unit for market value or quantity of goods/services supplied

*Select from:*

Currency

**(7.26.8) Market value or quantity of goods/services supplied to the requesting member**

62715729

**(7.26.9) Emissions in metric tonnes of CO2e**

44.79

**(7.26.10) Uncertainty (±%)**

5

**(7.26.11) Major sources of emissions**

*Purchased electricity consumption*

**(7.26.12) Allocation verified by a third party?**

Select from:

No

**(7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made**

*Humana conducted a comprehensive corporate inventory of greenhouse gas emissions associated with company operations. The results of the inventory have been reviewed and verified by a certified third party.*

**(7.26.14) Where published information has been used, please provide a reference**

*Humana 2023 Impact Report - [https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report\\_Finalpdf](https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report_Finalpdf)*

**Row 7**

**(7.26.1) Requesting member**

Select from:

## (7.26.2) Scope of emissions

Select from:

- Scope 3

## (7.26.3) Scope 3 category(ies)

Select all that apply

- Category 2: Capital goods
- Category 6: Business travel
- Category 7: Employee commuting
- Category 8: Upstream leased assets
- Category 13: Downstream leased assets
- Category 1: Purchased goods and services
- Category 5: Waste generated in operations
- Category 4: Upstream transportation and distribution
- Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2)

## (7.26.4) Allocation level

Select from:

- Company wide

## (7.26.6) Allocation method

Select from:

- Allocation based on the market value of products purchased

## (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

- Currency

## (7.26.8) Market value or quantity of goods/services supplied to the requesting member

637000000

## (7.26.9) Emissions in metric tonnes of CO2e

**(7.26.10) Uncertainty (±%)**

5

**(7.26.11) Major sources of emissions**

*Upstream and downstream value chain emissions*

**(7.26.12) Allocation verified by a third party?**

Select from:

No

**(7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made**

*Humana conducted a comprehensive corporate inventory of greenhouse gas emissions associated with company operations. The results of the inventory have been reviewed and verified by a certified third party.*

**(7.26.14) Where published information has been used, please provide a reference**

*Humana 2023 Impact Report - [https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report\\_Final.pdf](https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report_Final.pdf)*

**Row 9**

**(7.26.1) Requesting member**

Select from:

**(7.26.2) Scope of emissions**

Select from:

Scope 3



### (7.26.3) Scope 3 category(ies)

Select all that apply

- Category 2: Capital goods
- Category 6: Business travel
- Category 7: Employee commuting
- Category 8: Upstream leased assets
- Category 13: Downstream leased assets
- Category 1: Purchased goods and services
- Category 5: Waste generated in operations
- Category 4: Upstream transportation and distribution
- Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2)

### (7.26.4) Allocation level

Select from:

- Company wide

### (7.26.6) Allocation method

Select from:

- Allocation based on the market value of products purchased

### (7.26.7) Unit for market value or quantity of goods/services supplied

Select from:

- Currency

### (7.26.8) Market value or quantity of goods/services supplied to the requesting member

62715730

### (7.26.9) Emissions in metric tonnes of CO<sub>2</sub>e

3552.46

### (7.26.10) Uncertainty (±%)

**(7.26.11) Major sources of emissions**

*Upstream and downstream value chain emissions*

**(7.26.12) Allocation verified by a third party?**

Select from:

No

**(7.26.13) Please explain how you have identified the GHG source, including major limitations to this process and assumptions made**

*Humana conducted a comprehensive corporate inventory of greenhouse gas emissions associated with company operations. The results of the inventory have been reviewed and verified by a certified third party.*

**(7.26.14) Where published information has been used, please provide a reference**

*Humana 2023 Impact Report - [https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report\\_Finalpdf](https://assets.humana.com/is/content/humana/2023%20Humana%20Impact%20Report_Finalpdf)*

*[Add row]*

**(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 GSA, Michelin or Smith & Nephew's 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]

**(7.30) 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:

	Indicate whether your organization undertook this energy-related activity in the reporting year
	<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: <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

### (7.30.1.3) MWh from non-renewable sources

134349

### (7.30.1.4) Total (renewable and non-renewable) MWh

134366

## 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

2111.56

### (7.30.1.3) MWh from non-renewable sources

187269

### (7.30.1.4) Total (renewable and non-renewable) MWh

189380

## 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

10.19

**(7.30.1.4) Total (renewable and non-renewable) MWh**

10.19

**Total energy consumption**

**(7.30.1.1) Heating value**

Select from:

Unable to confirm heating value

**(7.30.1.2) MWh from renewable sources**

2138.57

**(7.30.1.3) MWh from non-renewable sources**

321618.18

**(7.30.1.4) Total (renewable and non-renewable) MWh**

323756.75

[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)**

194.5

**(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)**

194.50

**Puerto Rico**

**(7.30.16.1) Consumption of purchased electricity (MWh)**

1283.87

**(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)**

1283.87

## United States of America

### (7.30.16.1) Consumption of purchased electricity (MWh)

187901.98

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

10.19

### (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)

187912.17  
[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

9.8e-7

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



104139

### (7.45.3) Metric denominator

Select from:

unit total revenue

### (7.45.4) Metric denominator: Unit total

106374000000

### (7.45.5) Scope 2 figure used

Select from:

Market-based

### (7.45.6) % change from previous year

12.68

### (7.45.7) Direction of change

Select from:

Decreased

### (7.45.8) Reasons for change

Select all that apply

Change in revenue

### (7.45.9) Please explain

Last year's (2022) Scope 1 and Scope 2 (market-based) emissions totaled 104,117 mtCO<sub>2</sub>e. Therefore 104,117 /92,870,000,000.0000012. This year's (2023) Scope 1 and Scope 2 (market-based) emissions totaled 104,139 mtCO<sub>2</sub>e. Therefore, 104,139 /106,374,000,000.00000098. Humana's market-based emissions saw relatively no change from 2022-2023 (.02% increase), while revenue also saw a 15% increase, this lead to a 12.7% decrease in emissions intensity metric from 2022-2023.

[Add row]

**(7.52) Provide any additional climate-related metrics relevant to your business.**

**Row 1**

**(7.52.1) Description**

Select from:

Waste

**(7.52.2) Metric value**

62

**(7.52.3) Metric numerator**

*mtons of waste diverted from landfill*

**(7.52.4) Metric denominator (intensity metric only)**

*Total mtons waste*

**(7.52.5) % change from previous year**

3

**(7.52.6) Direction of change**

Select from:

Decreased

**(7.52.7) Please explain**

*The amount of waste diverted from the landfill for Humana facilities where actual waste data is collected amounted to 62% in 2023.*

[Add row]

## (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

*Humana Inc. - SBTi Near-Term Approval Letter - Wednesday\_ 1 November 2023 (1).pdf*

#### (7.53.1.4) Target ambition

Select from:

1.5°C aligned

#### (7.53.1.5) Date target was set

11/01/2023

#### (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)

36524.989

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

75811.614

### (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)**

112336.603

**(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)**

51000.818

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

28177.215

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

75961.693

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

104138.908

### (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

13.37

### (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 1.5C trajectory, our near-term science-based emissions reduction targets were officially accepted and validated by SBTi.*

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

*Humana will follow a two-pronged approach to meet its Scope 1 & 2 target: -Reduce energy use by implementing energy efficiency measures -Switch to renewable energy by 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 3

#### (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

*Humana Inc. - SBTi Near-Term Approval Letter - Wednesday\_ 1 November 2023 (1).pdf*

#### (7.53.1.4) Target ambition

Select from:

1.5°C aligned

#### (7.53.1.5) Date target was set

*11/01/2023*

#### (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**

12/31/2021

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

4793751.352

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

104408.493

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

4898159.845

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

4898159.845



**(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)**

3428711.891

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

5566108.093

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

83921.025

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

5650029.118

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

5650029.118

**(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**

-51.17

**(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 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 1.5C trajectory, our near-term science-based emissions reduction targets were officially accepted and validated by SBTi.*

#### **(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 reduce 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]

#### **(7.54.2) Provide details of any other climate-related targets, including methane reduction targets.**

##### **Row 1**

#### **(7.54.2.1) Target reference number**

Select from:

Oth 1

#### **(7.54.2.3) Target coverage**

Select from:

Organization-wide

[Add row]

#### **(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 (only for rows marked *)
Under investigation	0	`Numeric input
To be implemented	0	0
Implementation commenced	0	0
Implemented	1	1
Not to be implemented	0	`Numeric input

[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)**

1

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

Select all that apply

- Scope 2 (location-based)
- Scope 2 (market-based)

#### (7.55.2.4) Voluntary/Mandatory

Select from:

Voluntary

#### (7.55.2.5) Annual monetary savings (unit currency – as specified in C0.4)

189

#### (7.55.2.6) Investment required (unit currency – as specified in C0.4)

40000

#### (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

*Watersource Heat Pump replacement at Clocktower building: 4 units replaced.*

*[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 3

### (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 Practice Lead and Enterprise Associate and Business Solutions 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 to 4,414 unique organizations, totalling almost 2.2million. 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]

## 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:

No, but we plan to do so in the next two years

##### (12.1.3) Primary reason for not measuring portfolio impact on climate

Select from:

Not an immediate strategic priority

##### (12.1.4) Explain why your organization does not measure its portfolio impact on climate

*Humana has calculated a baseline financed emissions metric but wants to ensure results are accurate before public disclosure.  
[Fixed row]*

### (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 is working to analyze its portfolio at this level of granularity. Once this is done, Humana plans to track this analysis annually. Humana is tracking its lending and financing to fossil fuel assets internally.*

### **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 is working to analyze its portfolio at this level of granularity. Once this is done, Humana plans to track this analysis annually. Humana is tracking its lending and financing to fossil fuel assets internally.*

### **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 is working to analyze its portfolio at this level of granularity. Once this is done, Humana plans to track this analysis annually. Humana is tracking its lending and financing to fossil fuel assets internally.*

### 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 is working to analyze its portfolio at this level of granularity. Once this is done, Humana plans to track this analysis annually. Humana is tracking its lending and financing to fossil fuel assets internally.*

### 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 is working to analyze its portfolio at this level of granularity. Once this is done, Humana plans to track this analysis annually. Humana is tracking its lending and financing to fossil fuel assets internally.*

*[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. We will lean on our asset managers to help us with this exercise in the future.*

*[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 environmental issues	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)

*Humana Verification Letter\_FY2023 1.pdf*  
[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]

