UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549 FORM 3 INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES 1. Name and Address of Reporting Person Brewer, Charles M. Earthlink, Inc. 1430 West Peachtree Street, NW, Suite 400 Atlanta, GA 30309 2. Date of Event Requiring Statement (Month/Day/Year) July 12, 2000 3. IRS or Social Security Number of Reporting Person (Voluntary) 4. Issuer Name and Ticker or Trading Symbol Humana Inc HUM 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) (X) Director () 10% Owner () Officer (give title below) () Other (specify below) Director

- 6. If Amendment, Date of Original (Month/Day/Year)
- 7. Individual or Joint/Group Filing (Check Applicable Line) (X) Form filed by One Reporting Person() Form filed by More than One Reporting Person

Table I -- Non-Derivative Securities Beneficially Owned

Table II -- Derivative Securitites Beneficially Owned 1.Title of Derivative |2.Date Exer-|3.Title and Amount |4. Conver-|5. Owner-|6. Nature of Indirec Security cisable and | of Underlying | Securities |sion or |exercise |ship Beneficial Ownership Expiration |Form of Date (Month/ |price of |Deriv-Day/Year) |Amount |derilative |vative | Date | Expira-| Exer- | tion |Security: |or |Number of|Security |Direct(D) or Title | cisable | Date |Shares |Indirect(I) |7/12/01 |7/12/10 |Common (1) |15,000 |\$6.4063 |D Option (2)

Explanation of Responses:

 Each share of Common Stock contains a Right adopted on March 5, 1987, pursuant to the Company Rights
Agreement, as amended and restated on February 14, 1996, and amended as of May 27, 1998 and March 1,
1999, which entitles holders of the Company's Common Stock, in the event certain specified events occur, to acquire 1/100 of a share of Series A Participating Preferred Stock at a price of \$145 per fractional share.
(2) Right to buy pursuant to Company's 1989 Stock Option Plan for Non-Employee Directors.