

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 WASHINGTON, D.C. 20549
 FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check this box if no longer subject to Section 16.

Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person

McCallister, Michael B.
 500 West Main Street
 Louisville, KY 40202
 USA

2. Issuer Name and Ticker or Trading Symbol

Humana Inc.
 HUM

3. IRS or Social Security Number of Reporting Person (Voluntary)

4. Statement for Month/Year

November 30, 2001

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

(X) Director () 10% Owner (X) Officer (give title below) () Other
 (specify below)

President and Chief Executive Officer

7. Individual or Joint/Group Filing (Check Applicable Line)

(X) Form filed by One Reporting Person

() Form filed by More than One Reporting Person

1. Title of Security	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month A/D Price	6. Director or Indirect Beneficial Ownership Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership Indirect (I)
Common (1)	11/5/01	F	2,159	D \$12.375		
Common (1)	11/5/01	F	312	D \$12.375		
Common (1)	11/5/01	M	3,000	A \$8.9098		
Common (1)	11/15/01	J(6)	2,688	D	I	Trust(6)
Common (1)	11/15/01	J(6)	2,688	A	I	Trust(6)
Common (1)					I	HRSP(3)

1. Title of Derivative Security	2. Conversion or Exercise Date	3. Code	4. Transaction Date	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date of Exercise or Expiration Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Underlying Security	9. Number of Derivative Securities Beneficially Owned at End of Month	10. Director or Indirect Beneficial Ownership Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership Indirect (I)
Common (2)	11/01/91				09/13/91	Common (1) 2,000	2,000	2,000	D	
Common (2)	11/01/92				09/13/92	Common (1) 2,000	2,000	2,000	D	
Common (2)	11/01/93				09/13/93	Common (1) 2,000	2,000	2,000	D	
Common (2)	11/01/92	M		1,000	11/18/92	Common (1) 0	0	0	D	
Common (2)	11/01/93	M		1,000	11/18/93	Common (1) 0	0	0	D	
Common (2)	11/01/94	M		1,000	11/18/94	Common (1) 0	0	0	D	
Common (2)	04/01/95				04/14/95	Common (1) 31,250	31,250	31,250	D	
Common (2)	04/01/96				04/14/96	Common (1) 31,250	31,250	31,250	D	
Common (2)	04/01/97				04/14/97	Common (1) 31,250	31,250	31,250	D	

Common (2)	16.5625					04/14/1987	04/14/1987	Common (1)	31,250		31,250	D
Common (5)	15.625					07/11/1997	07/11/1997	Common (1)	45,000		45,000	D
Common (5)	15.625					07/11/1998	07/11/1998	Common (1)	45,000		45,000	D
Common (5)	15.625					07/11/1999	07/11/1999	Common (1)	45,000		45,000	D
Phantom Stock Units (4)	1-for-1					(4)	(4)	Common (1)	1,181.5		1,181.5	D
Common (5)	15.5938					09/17/1999	11/12/2005	Common (1)	29,240		29,240	D
Common (5)	15.5938					09/17/1999	11/9/2007	Common (1)	12,288		12,288	D
Common (5)	15.5938					11/9/2010	11/9/2017	Common (1)	6,052		6,052	D
Common (5)	15.5938					09/17/1999	11/10/2007	Common (1)	7,620		7,620	D
Common (5)	15.5938					07/10/2010	07/10/2017	Common (1)	22,860		22,860	D
Common-ISO (5)	15.5938					09/17/1999	11/15/2008	Common (1)	4,316		4,316	D
Common-ISO (5)	15.5938					11/15/2000	11/15/2008	Common (1)	4,316		4,316	D
Common-ISO (5)	15.5938					11/15/2001	11/15/2008	Common (1)	4,316		4,316	D
Common-NQ (5)	15.5938					09/17/1999	11/15/2008	Common (1)	7,284		7,284	D
Common-NQ (5)	15.5938					11/15/2000	11/15/2008	Common (1)	7,284		7,284	D
Common-NQ (5)	15.5938					11/15/2001	11/15/2008	Common (1)	7,284		7,284	D
Common (5)	19.25					11/15/2000	11/15/2009	Common (1)	10,000		10,000	D
Common (5)	19.25					11/15/2001	11/15/2009	Common (1)	10,000		10,000	D
Common (5)	19.25					11/15/2002	11/15/2009	Common (1)	4,806		4,806	D
Common-ISO (5)	19.25					11/15/2002	11/15/2009	Common (1)	5,194		5,194	D
Common (5)	7.4688					11/18/2000	11/18/2009	Common (1)	33,334		33,334	D
Common (5)	7.4688					11/18/2001	11/18/2009	Common (1)	33,333		33,333	D
Common (5)	7.4688					11/18/2002	11/18/2009	Common (1)	33,333		33,333	D
Common (5)	6.9063					2/11/2001	2/11/2010	Common (1)	166,667		166,667	D
Common (5)	6.9063					2/11/2002	2/11/2010	Common (1)	166,667		166,667	D
Common (5)	6.9063					2/11/2003	2/11/2010	Common (1)	152,187		152,187	D
Common-ISO (5)	6.9063					2/11/2003	2/11/2010	Common (1)	14,479		14,479	D

Explanation of Responses:

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

(2) Right to buy pursuant to the Company's 1989 Stock Option Plan for Employees.

(3) Shares held for my benefit as of September 28, 2001 pursuant to the Humana Retirement and Savings Plan ("HRSP") and a routine disposition of shares to fund an administrative fee assessment under a Tax-Conditioned Plan, exempt under Rule 16b-3(c).

(4) Phantom Stock Units held for my benefit as of September 28, 2001, under

the Humana Excess Plan exempt
under Rule
16b-3(d).

(5) Right to buy pursuant to the Company's 1996 Stock Incentive Plan for
Employees.

(6) Shares held by a FamilyTrust ("Trust") of which my wife and I are
trustees. I disclaim beneficial ownership
of Company stock held by the Trust except to the extent of my pecuniary
interest.