

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, DC 20549

**FORM 8-K**

**CURRENT REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported) June 22, 2005

**Humana Inc.**

(Exact Name of Registrant as Specified in Its Charter)

**Delaware**

(State or Other Jurisdiction of Incorporation)

**1-5975**

(Commission File Number)

**61-0647538**

(IRS Employer Identification No.)

**500 West Main Street, Louisville, KY**  
(Address of Principal Executive Offices)

**40202**  
(Zip Code)

**502-580-1000**

(Registrant's Telephone Number, Including Area Code)

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure.**

A press release from Humana Inc. reaffirming guidance for 2005 is attached hereto as Exhibit 99 and is incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits:

<b>Exhibit No.</b>	<b>Description</b>
99	Press Release

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

**HUMANA INC.**

**BY:     /s/ Arthur P.**

**Hipwell**

**Arthur P. Hipwell  
Senior Vice President  
and General Counsel**

Dated: June 22, 2005

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**INDEX TO EXHIBITS**

<b>Exhibit No.</b>	<b>Description</b>
<b>99</b>	Press Release

## news release

For More Information Contact:

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# Humana Inc. Reaffirms Earnings per Share Guidance

LOUISVILLE, KY - June 22, 2005 - Humana Inc. (NYSE: HUM) announced today that members of its management team are scheduled to meet with investors at various times during the remainder of June 2005. During such meetings Humana will reaffirm its earnings per share ("EPS") guidance of \$0.47 to \$0.50 for the second quarter of 2005 and \$2.23 to \$2.25 for the full year 2005. This guidance is consistent with that issued in Humana's press release dated May 2, 2005, and subsequently reiterated in investor presentations posted to the Investor Relations section of its web site ([www.humana.com](http://www.humana.com)) at the time of such presentations. Humana will post copies of investor presentations to its web site concurrent with the related meetings. The company's Investor Relations web site includes a calendar of events detailing planned meetings with investors as well as upcoming quarterly earnings releases.

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Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health benefits companies, with approximately 7 million medical members. Humana offers a diversified portfolio of health insurance products and related services - through traditional and consumer-choice plans - to employer groups, government-sponsored plans, and individuals.

Over its 44-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio.

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

- Annual report to stockholders;
- Securities and Exchange Commission filings;
- Most recent investor conference presentation;
- Quarterly earnings news releases;
- Replay of most recent earnings release conference call;
- Calendar of events (includes upcoming earnings conference call dates, times, and access number, as well as planned interaction with institutional investors);
- Corporate Governance Information.

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