Verification statement

Objective & Responsibilities

Humana Inc. (“Humana”) of 101 East Main Street, Louisville, KY 40202 engaged SE Advisory Services to conduct a verification engagement of its Scope 1, Scope 2 and Scope 3 greenhouse gas (GHG) emissions verification for their North American operation’s financial year 2025 GHG emissions inventory to a limited level of assurance.

The objective of this verification engagement was to confirm whether the GHG statements as reported in Humana’s FY25 Inventory Summary & CSR Table report were fairly stated and free from material error or omission in accordance with the criteria outlined below.

Humana is responsible for the organisation’s emissions sources and GHG related information as well as the development and maintenance of records and procedures in accordance with its reporting requirements. The SE Advisory Services verification team’s responsibility is to express an independent verification opinion on the accuracy of the GHG emissions reported by Humana and the supporting processes and procedures in place to aggregate and analyze data.

Criteria

Criteria against which the verification assessment was undertaken:

- **Calculation methodology:** the main requirements of the World Resources Institute/World Business Council for Sustainable Development Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition (Revised 2013) (“the GHG Protocol”), including the GHG Protocol Scope 2 Guidance (2015) amendment.
- **Reference methodologies:**
    - UK Government Conversion Factors for greenhouse gas (GHG) reporting 2025 (DESNZ – Department of Energy Security and Net Zero)
    - Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (AR6) - 100-year V2.0.
    - International Energy Agency (IEA) Emission Factors (various years)
    - US EPA eGRID 2025 (w/2023 Data)
    - US EPA EF Hub 2025 Update
    - US EPA MRR Final Rule (40 CFR 98) - Commercial Sector 2013
    - The Climate Registry 2024 Gen. Reporting Protocol - USA Transport

Level of verification and materiality

A limited level of verification was conducted, aligned with the ISO 14064-3:2019 standard with specification and guidance for the verification and validation of greenhouse gas statements.

The organisational boundary of Humana was established as to include operational sites in 2025 which accounts for 884 sites across North America. Humana’s emissions were calculated using the operational control approach meaning sites where Humana has full operational control. The verification team reviewed the source data from Humana’s GHG Emissions report, to identify emissions sources material to the carbon footprint.

Verification opinion

Based on the data and information provided by Humana and the processes and procedures followed, nothing has come to SE Advisory Service’s attention to indicate that:

- the GHG emissions totals reported for FY25 are not materially correct and are not a fair representation of the GHG data and information provided have not been prepared in accordance with the criteria outlined above.

The final, verified market-based emissions total was **5,555,177 tCO_2e**.

Description of activities

In accordance with the Limited Verification requirement, SE Advisory Services selected and verified sufficient and appropriate evidence, data, and calculations to form the basis for our verification opinion. Selected data for verification included:

- Emissions calculation files
- A sample of raw data files
- Humana's GHG Reporting Governance Framework
- Emission factor versioning summary

The verification of Humana's emissions related information was conducted through the review and testing of its emissions calculations and selected primary evidence. We have also conducted interviews with stakeholders involved in data gathering and reporting to discuss systems, processes and methodologies used to compile the GHG report for FY25.

Amendments to the carbon footprint calculation, to correct minor data discrepancies, were made during the verification process by the Calculation team prior to the finalization of the GHG emissions totals. These discrepancies were not material to the data reported above.

On completion, the verification work was independently reviewed against the requirements of the ISO 14064-3 standard by a senior member of the SE Advisory Services UK team.

Further detailed findings and recommendations about Humana's emissions data have been made to the management of Humana throughout the verification.

Emissions data verified

Scope	Source	2025 Total Usage	Unit	2025 Total CO2e Emissions [Market-based] (mtons CO2-e)	2025 Total CO2e Emissions [Location-based] (mtons CO2-e)
Scope 1	Natural Gas	51,330.44	MWh	9,303	9,303
	Aviation Gasoline	13,172.59	MWh	3,124	3,124
	Diesel - Mobile	2,541.69	MWh	641	641
	Diesel - Stationary	455.35	MWh	115	115
	Ethanol Blend (E10)	0	MWh	0	0
	HFC-407C	0	lb	0	0
	HFC-410A	337.31	lb	345	345
	Gasoline (Petrol) - Mobile	113,115.96	MWh	27,103	27,103
	Propane	0	MWh	0	0
	Ethanol (E85)	1.43	MWh	0	0
	HCFC - 22	11.60	lb	10	10
	HFC-134A	0	lb	0	0
	Renewable Power – Onsite - Owned	10.67	MWh	0	0
Scope 1 Total		**180,628.13**	**MWh**	**40,641**	**40,641**
		348.91	**lb**		
Scope 2	Electric Power	150,888.22	MWh	62,088	57,865
	Renewable Energy Credit (REC)	13,916.97	MWh	-6,198	0.00
Scope 2 Total		**164,805.17**	**MWh**	**55,890**	**57,865**

Scope	2025 Total CO2e Emissions [Market-based] (mtons CO2-e)	2025 Total CO2e Emissions [Location-based] (mtons CO2-e)
Scope 1	40,641	40,641
Scope 2	55,890	57,865
Scope 1 & 2 Total	**96,532**	**98,506**

Scope 3 Category	2025 Total CO2e Emissions (mtons CO2-e)
Category 1: Purchased Goods and Services	2,356,132
Category 2: Capital Goods	53,740
Category 3: Fuel-and-Energy-Related Activities	11,378
Category 4: Upstream Transportation	60,757
Category 5: Waste Generated in Operations	6,569
Category 6: Business travel	14,717
Category 7: Employee commuting	19,152
Category 8: Employee commuting - Teleworking	59,690
Category 9: Upstream leased assets	2,766
Category 13: Downstream leased assets	477
Category 15: Investments	2,873,268
Total	**5,458,645**

Water Type	Consumption	Unit
Waste Water	225,491	m^3
Water	621,064	m^3
Irrigation	21,988	m^3
Water + Irrigation (CSR Table water withdrawal)	643,052	m^3
Water + Irrigation + Waste Water	**868,542**	**m3**

Verified by:

Lucy Blundell

Consultant, SE Advisory Services

London, UK, May 2026

Independent review:

Rachel Skinner

Director, SE Advisory Services

London, UK, May 2026

www.SEAdvisoryServices.com

Statement of independence

SE Advisory Services is part of Schneider Electric, an independent company. Our team has extensive experience in the verification of carbon data, information, systems and processes.

The data required for the greenhouse gas calculations described herein were compiled by Humana. No member of the SE Advisory Services team has a business relationship with Humana, its Directors or Managers beyond that required of this assignment. To our knowledge there has been no conflict of interest.

Recommendations

While the recommendations below might allow for more accurate GHG reporting, none of them are material in nature for FY25:

- Include a methodology tab in each calculation file that clearly explains the steps taken to complete the calculation, any assumptions made, any exclusions or changes from previous years and references to the data sources used.
- Ensure the emission factors used exactly match the version of the emissions factor source you indicate. Immaterial discrepancies were found in: Aviation, Mobile and Stationary Diesel, Electric Power, WTT – Electric Power, T&D Loss Electric Power, Category 6 Business Travel.
- Review the governance document as there are some aspects that are out of date, and some aspects that don't align with the calculation.
- Review the gap fill approach to ensure sites that have more than one meter aren't overestimated when an EUI is used.
- Incorporate a "forward check" in the gap fill to sense check sites that only get invoices later in the year as many EUI's look to overestimate consumption when compared to months with invoice consumption.
- Ensure Radius Point update their invoice processing process to read in the correct usage and unit combination to RA.
- Read in actual pound and ounce values for refrigerant volumes as opposed to treating these values as pounds with a decimal point.
- Ensure the raw data for E85 matches the data used in the calculation and provide a clear methodology on how it is used.
- Ensure no raw data contains personal employee information. Category 7 commuting data contained sensitive information, which should be made anonymous in the future.
- There is scope to improve the methodology around the use of ClimFit and any exclusions as well as establishing a threshold for the level of investment that is not covered by the CDP and factset databases.

Humana Inc.

CDP Corporate Questionnaire 2026

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.
Read full terms of disclosure

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10/28/2026, 03:27 pm

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C1. Introduction

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

Select from:
☑ English

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

Select from:
☑ USD

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

(1.3.1) Type of financial institution

Select from:
☑ Insurer

(1.3.2) Organization type

Select from:
☑ Publicly traded organization

(1.3.3) Description of organization

Humana Inc. is committed to putting health first and helping the millions of people we serve achieve their best health. Through our Humana insurance services and CenterWell health care services, we make it easier for members, patients, and customers to access the care and service they need, when they need it. These efforts are leading to a better quality of life for people with Medicare and 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 and our customers. Our range of clinical capabilities, resources, and tools — including primary care, home health, pharmacy services, care coordination, data analytics, and wellness solutions — combine to produce a more navigable and effective health care experience. Environmental sustainability is important 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 a clear connection between physical and emotional well-being and the health of the environment. We focus on health equity

as it is an area in which Humana can make meaningful change for society. We have advanced this work through social determinants of health initiatives, community support from The Humana Foundation, and partnerships with trusted organizations. We engage partners to help identify and address social and environmental factors that can affect population health. In 2023, CDP reclassified Humana as a financial institution for CDP's activity sector due to our Insurance segment. While Humana has been reclassified by CDP as a financial institution, our operations differ from traditional insurance models. For instance, our Medicare, Medicaid, and military health plan businesses are regulated and require acceptance of eligible applicants regardless of health or medical history. As a result, actuarial underwriting is not a primary methodology used in our business.
[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.

	End date of reporting year	Alignment of this reporting period with your financial reporting period	Indicate if you are providing emissions data for past reporting years
	12/31/2025	*Select from:* ☑ Yes	*Select from:* ☑ No

[Fixed row]

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

129700000000

(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:

	Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?
	☑ Yes

[Fixed row]

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

ISIN code - bond

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ Yes

(1.6.2) Provide your unique identifier

US444859

ISIN code - equity

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ Yes

(1.6.2) Provide your unique identifier

US4448591028

CUSIP number

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ Yes

(1.6.2) Provide your unique identifier

444859102

Ticker symbol

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ Yes

(1.6.2) Provide your unique identifier

HUM

SEDOL code

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

LEI number

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

D-U-N-S number

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

Other unique identifier

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

[Add row]

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

Select all that apply

☑ Dominican Republic

☑ Puerto Rico

☑ United States of America

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

48900000000

(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 value of the portfolio based on total assets

(1.10.4) Portfolio value based on total assets

16196000000

(1.10.6) Type of clients

Select all that apply

☑ Other, please specify :No external investment clients; Humana is an asset owner investing its own assets.

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

Select all that apply

☑ Retail

☑ Apparel

☑ Services

☑ Fossil Fuels

☑ Manufacturing

☑ Infrastructure

☑ Materials
☑ Hospitality
☑ Food, beverage & agriculture
☑ Biotech, health care & pharma
☑ 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:
☑ No

(1.10.6) Type of clients

Select all that apply
☑ Government / sovereign / quasi-government / sovereign wealth funds
☑ Other, please specify :Employers/plan sponsers for Group Medicare and specialty products
[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 1 suppliers

(1.24.5) Portfolios covered in mapping

Select all that apply

☑ Investing (Asset owner)

(1.24.7) Description of mapping process and coverage

Humana has mapped or is in the process of mapping relevant parts of its value chain, including its upstream Tier 1 supplier base and investment portfolio. For the upstream value chain, Humana maintains Tier 1 supplier information that includes supplier spend and category data, which supports visibility into supplier relationships, prioritization, and engagement. Humana has also begun incorporating emissions and sustainability-related data for a smaller subset of suppliers as part of its supplier sustainability and supply chain decarbonization work. This process continues to mature through supplier engagement, supplier segmentation, maturity assessment, and improved emissions data collection. For its portfolio, Humana has assessed emissions associated with its investment portfolio, including Scope 3 financed emissions, and has established a financed emissions target related to listed equity and corporate bonds. Humana expects to continue improving the completeness, quality, and usefulness of value chain mapping as supplier engagement, emissions data collection, and portfolio climate-related analysis mature. [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

Humana uses the short-term time horizon to identify and respond to environmental and climate-related issues that may affect near-term operations, facilities, members, employees, compliance, technology, reputation, or financial performance. This includes acute physical risks such as severe weather events that may require operational response, business continuity actions, or near-term mitigation measures. The short-term horizon also supports annual and near-term planning for facility resilience, operational efficiency projects, environmental data management, emissions reduction, and other initiatives that may require budget or capital planning. Humana's crisis management processes evaluate the severity of events using criteria related to impacts on members, employees, facilities, compliance, financials, reputation, and technology.

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

Humana uses the medium-term time horizon to assess environmental risks and opportunities that may influence operational resilience, facility planning, supplier and vendor engagement, and investment in emissions reduction or efficiency measures over a multi-year planning period. This horizon helps Humana consider both physical risks, such as increased exposure to severe weather events, and transition-related risks and opportunities, including regulatory, market, operational, and cost considerations.

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

Humana uses the long-term time horizon to consider environmental and climate-related issues that may affect longer-range business resilience, strategic planning, capital investment, and progress toward environmental goals. This horizon is relevant for evaluating longer-term physical risk exposure, transition risk, emissions reduction planning, and opportunities to improve operational efficiency and resilience. Humana continues to mature its approach to assessing longer-term climate-related risks and opportunities, including how these issues may affect operations, facilities, value chain activities, and financial planning over time.
[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:
☑ Yes

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

Select from:
☑ Impacts only

(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 identifies, assesses, and manages environmental impacts from its operations through environmental data collection, annual reporting, and disclosure processes covering greenhouse gas emissions, energy use, waste generation, and related performance metrics. Humana also maintains an Environmental Sustainability Policy addressing environmental compliance, emissions reduction, waste reduction, recycling, and responsible operations. Humana does not currently have a separate, standardized enterprise-wide procedure for evaluating environmental dependencies. We continue to assess relevant environmental issues through existing risk, facilities, compliance, and sustainability processes, and may further formalize dependency-related assessment as our environmental management and disclosure practices evolve.
[Fixed row]

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

	Process in place	Risks and/or opportunities evaluated in this process	Is this process informed by the dependencies and/or impacts process?
	Select from: ☑ Yes	*Select from:* ☑ Both risks and opportunities	*Select from:* ☑ Yes

[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

☑ Impacts

☑ Risks

☑ Opportunities

(2.2.2.3) Value chain stages covered

Select all that apply

☑ Direct operations

☑ Upstream value chain

(2.2.2.4) Coverage

Select from:

☑ Partial

(2.2.2.5) Supplier tiers covered

Select all that apply

☑ Tier 1 suppliers

(2.2.2.7) Type of assessment

Select from:

☑ Qualitative and quantitative

(2.2.2.8) Frequency of assessment

Select from:

☑ Annually

(2.2.2.9) Time horizons covered

Select all that apply

☑ Short-term

☑ Medium-term

(2.2.2.10) Integration of risk management process

Select from:

☑ A specific environmental risk management process

(2.2.2.11) Location-specificity used

Select all that apply

☑ Site-specific

☑ Local

☑ Sub-national

(2.2.2.12) Tools and methods used

Other

☑ Desk-based research

☑ Internal company methods

(2.2.2.15) Risk types and criteria considered

Acute physical

☑ Tornado

☑ Wildfires

☑ Cyclone, hurricane, typhoon

☑ Heavy precipitation (rain, hail, snow/ice)

☑ Flood (coastal, fluvial, pluvial, ground water)

☑ Storm (including blizzards, dust, and sandstorms)

Policy

☑ Changes to national legislation

☑ Other policy risk, please specify :Changes to state legislation

Liability

☑ Exposure to sanctions and litigation

☑ Non-compliance with regulations and legislation

(2.2.2.16) Partners and stakeholders considered

Select all that apply

☑ Customers

☑ Employees

☑ Local communities

☑ Regulators

☑ Suppliers

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

Select from:

☑ No

(2.2.2.18) Further details of process

Humana identified, assessed, and managed climate-related impacts, risks, and opportunities during the 2025 reporting year through multiple environmental, operational, and functional business processes rather than through a single enterprise-wide climate risk assessment. These processes included environmental performance management and reporting, facilities and real estate management, crisis management, business continuity, safety and security, environmental compliance, procurement, and supplier engagement. The Sustainability Team coordinated environmental strategy, implementation and tracking of corporate science-based targets, environmental performance management processes, climate-related disclosures, and cross functional environmental initiatives. Relevant business and operational functions evaluated and managed environmental matters within their respective areas of responsibility. In direct operations, quantitative data on greenhouse gas emissions, energy, waste, and other environmental metrics informed annual performance reporting, target tracking, and identification of operational improvement opportunities. Acute physical risks were monitored through crisis management, business continuity, business resiliency, and safety and security processes supporting preparedness and response for hurricanes, floods, tornadoes, winter storms, wildfires, and other severe weather events. These processes focused primarily on near-term operational preparedness and continuity. In the upstream value chain, Sustainability and Procurement continued developing supplier engagement and supply chain decarbonization processes focused on priority Tier 1 suppliers and procurement categories. Activities included collecting supplier environmental information, tracking progress toward Humana's supply chain science-based target, developing supplier segmentation and maturity assessment approaches, and conducting targeted supplier engagement. Coverage was partial because these activities did not include every supplier, supplier tier, or procurement category. The overall process combined qualitative assessment with quantitative environmental performance information. Broader environmental and supplier processes were reviewed at least annually, while severe weather events were monitored on an ongoing or event driven basis.
[Add row]

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

Investing (Asset owner)

(2.2.4.1) Process in place covering this portfolio

Select from:
☑ Yes

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

Select from:
☑ Impacts only

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

Select from:

☑ 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 calculated a baseline of its portfolio financed emissions and conducted hotspot analysis to evaluate the climate impact of its investment portfolio. Humana's external asset managers also provide climate-related information and scorecards regarding the portfolio. Humana does not currently have a standardized process for evaluating the portfolio's environmental dependencies. Humana continues working with its external asset managers to determine how climate considerations may be further integrated into investment processes and decision making in support of its financed emissions target.

Insurance underwriting (Insurance company)

(2.2.4.1) Process in place covering this portfolio

Select from:

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

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

Select from:

☑ 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 conducts underwriting for certain specialty and ancillary insurance products, including group dental, vision, life, and disability products. Underwriting techniques generally are not employed for Humana's individual Medicare, Medicaid, or military services products, or for certain group health plans, because applicable requirements mandate acceptance or renewal of eligible applicants without health status underwriting. Based on review by Humana's Group Ancillary underwriting function, climate-related physical, transition, and liability risks have not been identified as factors that currently affect underwriting of the Company's group dental, vision, life, or disability products. Severe weather events may temporarily affect members' access to dental or vision providers in impacted locations, but this has not been identified as affecting underwriting decisions for these product lines.
[Fixed row]

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

Investing (Asset owner)

(2.2.5.1) Process in place covering this portfolio

Select from:

☑ Yes

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

Select from:

☑ Risks only

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

Select from:

☑ No

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

Humana's portfolio impact analysis currently focuses on financed emissions, while climate risk information is primarily provided through external asset manager data and scorecards. These processes have not yet been fully integrated. Humana continues working with its external asset managers to determine how climate impact and risk information may be more consistently incorporated into investment processes and decision making.

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:

☑ 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

Based on review by Humana's Group Ancillary underwriting function, climate-related physical, transition, and liability risks have not been identified as factors that currently affect underwriting of the Company's group dental, vision, life, or disability products. Severe weather events may temporarily affect members' access to dental or vision providers in impacted locations, but this has not been identified as affecting underwriting decisions for these product lines.
[Fixed row]

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

Investing (Asset owner)

(2.2.6.1) Environmental issue

Select all that apply

☑ Climate change

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

Select all that apply

☑ Impacts

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

50

(2.2.6.4) Type of assessment

Select from:

☑ Quantitative only

(2.2.6.5) Industry sectors covered by the assessment

Select all that apply

☑ Retail

☑ Services

☑ Materials

☑ Fossil Fuels

☑ Manufacturing

☑ Power generation

☑ International bodies

☑ Food, beverage & agriculture

☑ Biotech, health care & pharma

(2.2.6.6) Frequency of assessment

Select from:

☑ Annually

(2.2.6.7) Time horizons covered

Select all that apply

☑ Not defined

(2.2.6.9) Location-specificity used

Select all that apply

☑ Not location specific

(2.2.6.10) Tools and methods used

Select all that apply

☑ External consultants

(2.2.6.12) Partners and stakeholders considered

Select all that apply

☑ Other, please specify :investment manager

(2.2.6.13) Further details of process

GHG emissions impact of the portfolio is measured annually including our fixed income and sovereign bond asset classes.
[Add 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:

☑ No

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

Select from:

☑ No standardized procedure

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

Humana assesses environmental impacts, risks, and opportunities through existing sustainability, operational, compliance, and risk management processes. However, Humana does not currently have a standardized enterprise-wide procedure for formally assessing the interconnections between environmental dependencies, impacts, risks, and opportunities. Humana continues to monitor evolving disclosure expectations and market practices and may further formalize this type of assessment as relevant methodologies and internal processes mature.
[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:* ☑ Yes

[Fixed row]

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

Investing (Asset owner)

(2.2.9.1) Environmental issues covered

Select all that apply

☑ Climate change

(2.2.9.2) Type of environmental information considered

Select all that apply

☑ Emissions reduction targets

☑ Science-Based Net-Zero Targets

(2.2.9.3) Process through which information is obtained

Select all that apply

☑ Data provider

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

Select all that apply

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

[Add row]

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

Risks

(2.4.1) Type of definition

Select all that apply

☑ Qualitative
☑ Quantitative

(2.4.2) Indicator used to define substantive effect

Select from:

☑ Revenue

(2.4.3) Change to indicator

Select from:

☑ Absolute decrease

(2.4.5) Absolute increase/ decrease figure

150000000

(2.4.6) Metrics considered in definition

Select all that apply

☑ Frequency of effect occurring

(2.4.7) Application of definition

Quantifiable indicator: The quantifiable indicators used to define substantive financial impact are based on the severity to which our financials, employees, customers, technology, reputation, and ability to meet compliance standards are impacted. We utilize a substantive financial impact indicator of at least $150 million 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 recognizes that climate-related risks may affect its operations, facilities, employees, customers, suppliers, and communities. During the 2025 reporting year, Humana's processes focused primarily on acute physical risks associated with hurricanes, floods, tornadoes, winter storms, wildfires, and other severe-weather events. These risks were monitored and managed through business continuity, crisis management, business resiliency, safety and security, facilities, insurance, and other operational processes supporting preparedness, response, and escalation of significant incidents. Humana uses a substantive fiscal impact indicator of at least $150 million of profit and loss (P&L) impact to identify "Crisis" level events, while also considering potential effects on employees, customers, technology, reputation, compliance, facilities, suppliers, and operations. Based on the information available and the processes operating during the reporting year, Humana did not identify any climate-related environmental risk in its direct operations or value chain that had, or was anticipated to have, a substantive effect on the organization.
[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:* ☑ Yes, we have identified opportunities, and some/all are being realized

[Fixed row]

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

Climate change

(3.6.1.1) Opportunity identifier

Select from:

☑ Opp1

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Resource efficiency

☑ Move to more energy/resource efficient buildings

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

☑ Direct operations

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

☑ United States of America

(3.6.1.8) Organization specific description

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

(3.6.1.9) Primary financial effect of the opportunity

Select from:

☑ Reduced indirect (operating) costs

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

Select all that apply

☑ Short-term

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

Select from:

☑ Very likely (90–100%)

(3.6.1.12) Magnitude

Select from:

☑ Low

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

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

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

Select from:

☑ Yes

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

69486

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

287389

(3.6.1.23) Explanation of financial effect figures

The financial effect figures represent operating cost savings associated with energy efficiency and building optimization initiatives. The reporting-year figure reflects realized savings of $69,486 during CY2025. The short-term anticipated figure reflects estimated cumulative savings of $287,389 for 2026-2028, consistent with Humana's short-term time horizon of 0-3 years. These savings are associated with efforts to improve building performance and reduce energy use across priority facilities, including offices, data centers, distribution centers, clinics, and other higher-use locations. The figures are based on currently identified and quantified savings opportunities and may not capture all environmental or operational benefits associated with broader energy efficiency and real estate optimization activities.

(3.6.1.26) Strategy to realize opportunity

Humana realizes this opportunity through building optimization, energy efficiency assessments, building automation system connections, remote monitoring, continuous commissioning, and targeted facility improvement projects. These efforts focus on facilities that drive a meaningful portion of Humana's operational energy use, including offices, data centers, distribution centers, clinics, and other higher-use locations. In 2025, Humana continued to use building automation and remote monitoring capabilities to support HVAC schedule and temperature optimization, identify operational issues, and reduce the need for some site visits. Humana also continued continuous commissioning work at major office locations and evaluated energy conservation measures at distribution centers and data centers. Identified measures include no- and low-cost operational improvements, controls optimization, LED replacements, equipment upgrades, and potential capital projects that may be considered through future budget and approval processes. Humana's facilities and sustainability teams also use sustainability-related real estate processes, utility data collection, energy performance tracking, annual utility budgeting, and high priority building energy audits to identify and prioritize opportunities. Humana may evaluate renewable electricity and energy procurement strategies where feasible as part of broader emissions reduction planning, but specific projects or transactions remain subject to separate review and approval.

[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

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

Select from:

☑ Less than 1%

(3.6.2.4) Explanation of financial figures

Humana continues to align a portion of operating expense with climate-related resource efficiency and resilience opportunities, including energy efficiency projects, building optimization, remote building monitoring, and facility preparedness measures. These activities support reduced energy use, emissions reduction, operating efficiency, and improved resilience at facilities that may be affected by severe weather events. Humana has selected the lowest applicable percentage range because these activities represent a small portion of total enterprise operating expense. Humana is continuing to evaluate internal methodologies for consistently quantifying the specific operating expense amount aligned with these opportunities.
[Add row]

C4. Governance

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

(4.1.1) Board of directors or equivalent governing body

Select from:

☑ Yes

(4.1.2) Frequency with which the board or equivalent meets

Select from:

☑ As important matters arise

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

Select all that apply

☑ Executive directors or equivalent

(4.1.4) Board diversity and inclusion policy

Select from:

☑ Yes, and it is publicly available

(4.1.5) Briefly describe what the policy covers

The Nominating, Governance & Sustainability Committee has responsibility for Board-level oversight of the Company's ESG strategy, practices, and reporting. The Committee receives formal ESG reports from management at least twice annually regarding the Company's ESG initiatives, metrics and progress on established goals, as well as ad hoc ESG communications as necessary. In addition, we have an internal ESG Steering Committee, overseen by our Chief Human Resources Officer and Chief Legal Officer, to guide the integration of our ESG efforts with our long-term business strategy. This ESG governance structure complements the long-standing responsibility of our Board and each of our Board committees in overseeing various aspects of the Company's ESG-related risks and practices. Example of climate-related decision: Management discussed with the Nominating, Governance & Sustainability Committee of the Board a proposal to create a science-based target aligned with criteria established by the Science Based Targets initiative (SBTi). The committee ultimately agreed with management's recommendation, and a science-based target was validated. This same process was conducted in 2024 as Humana sought to set a target on its scope 3 category 15

emissions while better understanding the implications of its lending. Subsequently, the Investment Committee of Humana's Board of Directors approved an amendment to Humana's Investment Guidelines to reflect financed emissions alignment.

(4.1.6) Attach the policy (optional)

4.1 Nominating Committee Charter Board approved December 2020.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:* ☑ Yes		
Biodiversity	*Select from:* ☑ No, and we do not plan to within the next two years	*Select from:* ☑ Not an immediate strategic priority	*As part of our materiality assessment process, biodiversity has not been identified as a material topic.*

[Fixed row]

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

Climate change

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

Select all that apply
☑ Board-level 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

☑ Other policy applicable to the board, please specify :Board committee charter or equivalent

(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

☑ 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

The Nominating, Governance & Sustainability Committee of Humana's Board of Directors has responsibility for Board-level oversight of the Company's ESG strategy, practices, and reporting, including environmental and climate-related matters. The Committee receives formal ESG reports from management at least twice annually regarding the Company's ESG initiatives, metrics, and progress toward established goals, as well as ad hoc communications as appropriate. This oversight complements the responsibilities of the full Board and its other committees for risks and matters within their respective areas of responsibility.
[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:* ☑ Yes		
Biodiversity	*Select from:*	*Select from:*	*As part of our materiality assessment process, biodiversity has not been identified as a material topic.*

	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
	☑ No, and we do not plan to within the next two years	☑ Not an immediate strategic priority	

[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

☑ Other C-Suite Officer, please specify :Chief Audit and Risk Officer

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities

☑ Assessing future trends in environmental 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 investing activities

☑ Dependencies, impacts, risks, and opportunities related to our insurance underwriting activities

☑ 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 Chief Financial Officer (CFO)

(4.3.1.6) Please explain

Enterprise Risk Management operates within Humana's second line of defense and is led by the Chief Audit and Risk Officer, who reports to the Audit Committee and Humana's Chief Financial Officer. The Chief Audit and Risk Officer supports implementation of Humana's ERM framework across the three lines of defense and oversees the Enterprise Crisis Management and Business Resiliency teams. The ERM framework encompasses risks identified and assessed by Humana's business and operational functions, including climate-related risks identified through cross functional processes coordinated by the Sustainability Team. Enterprise Risk Management provides the broader risk framework through which material climate-related risks may be evaluated alongside other enterprise risks and supports appropriate monitoring, aggregation, reporting, and escalation. This second-line role does not displace the responsibilities of the Sustainability Team or relevant first-line business functions for conducting climate-specific analysis, developing response plans, or implementing mitigation measures within their respective areas. ERM meets with the Executive Leadership Team on an as-needed basis and provides updates to the Audit Committee in each scheduled meeting. Internal Audit reports to the Chief Audit and Risk Officer and serves as the third line of defense, providing independent and objective assurance regarding risk management activities, internal controls, and governance processes.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

☑ Other C-Suite Officer, please specify :Chief Human Resources Officer

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities

☑ Assessing future trends in environmental dependencies, impacts, risks, and opportunities

☑ Managing environmental dependencies, impacts, risks, and opportunities

Policies, commitments, and targets

☑ Measuring progress towards environmental corporate targets

☑ Measuring progress towards environmental science-based targets

☑ Setting corporate environmental policies and/or commitments

☑ Setting corporate environmental targets

Strategy and financial planning

☑ Developing a business strategy which considers environmental issues

☑ Implementing the business strategy related to environmental issues

☑ Managing environmental reporting, audit, and verification processes

(4.3.1.3) Coverage of responsibilities

Select all that apply

☑ Dependencies, impacts, risks, and opportunities related to our investing activities

☑ 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 Chief Executive Officer (CEO)

(4.3.1.6) Please explain

Management responsibility for climate change and environmental performance is distributed across senior leaders and functions according to their respective areas of responsibility. The Chief Human Resources Officer oversees the organizational function responsible for Humana's enterprise environmental strategy, corporate science-based targets, environmental performance management systems, climate-related disclosures, and cross functional integration of environmental considerations. Within this structure, the Sustainability Team provides enterprise climate subject matter expertise and coordinates climate-related disclosures and cross functional activities related to climate risk identification, assessment, and mitigation planning. The Sustainability Team coordinates corporate environmental strategy, monitors progress toward Humana's science-based targets, establishes systems and processes for managing environmental performance, and works with relevant business and functional areas to integrate environmental considerations into their activities. Relevant business and functional areas provide information regarding their operations and exposures and retain responsibility for implementing actions within their respective areas. The internal ESG Steering Committee, overseen by the Chief Human Resources Officer and Chief Legal Officer, guides the integration of Humana's ESG efforts with its long-term business strategy. The

Nominating, Governance & Sustainability Committee of the Board receives formal ESG reports from management at least twice annually regarding the Company's ESG initiatives, metrics, and progress toward established goals, as well as ad hoc communications as appropriate.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

☑ Chief Procurement Officer (CPO)

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities

☑ Assessing future trends in environmental dependencies, impacts, risks, and opportunities

☑ Managing environmental dependencies, impacts, risks, and opportunities

Engagement

☑ Managing value chain engagement related to environmental issues

Policies, commitments, and targets

☑ Measuring progress towards environmental corporate targets

☑ Measuring progress towards environmental science-based targets

Strategy and financial planning

☑ Implementing the business strategy related to environmental issues

(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 Chief Financial Officer (CFO)

(4.3.1.6) Please explain

The Chief Procurement Officer is responsible for supply chain environmental performance, including implementation of Humana's supply chain science-based target, supplier engagement, and supply chain decarbonization activities. Procurement works with the Sustainability Team and relevant sourcing, contracting, supplier management, and business functions to collect supplier information, evaluate supplier environmental maturity, integrate environmental considerations into supplier processes where appropriate, and engage priority suppliers regarding emissions reduction and environmental performance. This responsibility principally covers Humana's upstream value chain rather than its direct operations. The Sustainability Team coordinates enterprise target tracking and climate subject matter support, while Procurement retains responsibility for implementing applicable supplier engagement, sourcing, contracting, and supply chain actions within its area. Relevant supply chain information and target progress may be incorporated into broader management and Board-level ESG reporting.

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Executive level

☑ Chief Compliance Officer (CCO)

(4.3.1.2) Environmental responsibilities of this position

Policies, commitments, and targets

☑ Monitoring compliance with corporate environmental policies and/or commitments

(4.3.1.4) Reporting line

Select from:

☑ Other, please specify :Reports to the Chief Legal Officer

(4.3.1.6) Please explain

Regulatory Compliance operates within Humana's second line of defense and is led by the Chief Compliance Officer, who reports directly to the Chief Legal Officer. The Chief Compliance Officer has responsibility for the Company's Corporate Compliance Plan and provides second-line oversight of compliance matters, including

climate-related compliance matters where applicable. The Chief Compliance Officer reports on the state of compliance matters to the Audit Committee and provides periodic updates to the Committee. Compliance meets with the Executive Leadership Team on an as-needed basis and provides updates to the Audit Committee in each scheduled meeting. This responsibility is limited to compliance oversight within the Chief Compliance Officer's area and does not replace the responsibilities of the Sustainability Team or relevant first-line functions for climate-specific analysis, strategic planning, operational implementation, or mitigation.
[Add row]

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

Climate change

(4.5.1) Provision of monetary incentives related to this environmental issue

Select from:
☑ Yes

(4.5.2) % of total C-suite and board-level monetary incentives linked to the management of this environmental issue

0

(4.5.3) Please explain

Humana does not provide monetary incentives linked to climate-related outcomes for C-suite or Board-level positions. Certain eligible non-C-suite employees may have individual environmental or sustainability-related performance goals considered as part of their individual performance assessment under Humana's Associate Incentive Plan.
[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

Senior-mid management

☑ Environment/Sustainability manager

(4.5.1.2) Incentives

Select all that apply

☑ Bonus - % of salary

(4.5.1.3) Performance metrics

Strategy and financial planning

☑ Other strategy and financial planning-related metrics, please specify :Delivery of environmental sustainability strategy, reporting, and program objectives

(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 Environment/Sustainability manager participates in the Associate Incentive Plan. Individual performance, including performance against applicable environmental sustainability strategy, reporting, and program objectives, may be considered through the plan's individual performance modifier. During 2025, the role's responsibilities included coordinating environmental sustainability programs, disclosures, performance management activities, and cross functional environmental initiatives.

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

Linking the role's individual performance assessment to environmental sustainability program delivery supports accountability for Humana's environmental commitments through strategy development, reporting, performance management, and cross functional coordination.
[Add row]

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

	Does your organization have any environmental policies?
	Select from: ☑ 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

Humana's Environmental Sustainability Policy reflects the company's efforts to support environmental sustainability and is aligned with Humana's ESG strategy to positively impact the health of each person, each community, the healthcare system, and the environment. The policy applies organization-wide and addresses Humana's direct operational impacts, including offices, clinics, pharmacy facilities, and other higher-intensity facilities; upstream value chain impacts through supplier and vendor engagement; and portfolio-related considerations through Humana's investment guidelines and financed emissions commitments.

(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

☑ Yes, in line with the Paris Agreement

(4.6.1.7) Public availability

Select from:

☑ Publicly available

(4.6.1.8) Attach the policy

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

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

Investing (Asset owner)

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

Select from:

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

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

Select from:

☑ No standardized procedure

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

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

(4.10) 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)

☑ Other, please specify :Practice Greenhealth

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

Humana participates in the Science Based Targets initiative through its SBTi-validated emissions reduction targets. Humana's validated targets include Scope 1 and 2 emissions, certain Scope 3 value chain emissions, and a Scope 3 Category 15 financed emissions target under the SBTi Financial Institutions framework. Humana commits to reduce absolute Scope 3 emissions from purchased goods and services and upstream transportation and distribution by 30% by 2032 from a 2022 base year. Humana also commits to 67.3% of its listed equity and corporate bond portfolio by invested value setting SBTi-validated targets by 2029 from a 2022 base year. To support the financed emissions target, Humana revised its investment guidelines to incorporate SBTi-aligned climate commitments. Humana is also a member of Practice Greenhealth, a healthcare sustainability network that provides resources, technical support, peer collaboration, and sector-specific working groups. Humana participates in the Health Insurers Working Group, which brings together health insurers to exchange practices and advance collaborative approaches related to climate action, decarbonization, resilience, and sustainable healthcare.
[Fixed row]

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

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

No

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

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

Select from:

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

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

Select from:

☑ Unknown

[Fixed row]

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

Select from:
☑ Yes

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

Row 1

(4.12.1.1) Publication

Select from:
☑ In mainstream reports

(4.12.1.2) Is your publication in line with a standard or framework?

Select from:
☑ Yes

(4.12.1.3) Standard or framework the publication is in line with

Select all that apply
☑ TCFD

(4.12.1.4) Environmental issues covered in publication

Select all that apply
☑ Climate change

(4.12.1.5) Status of the publication

Select from:

☑ Complete

(4.12.1.6) Content elements

Select all that apply

☑ Strategy
☑ Governance
☑ Risks & Opportunities
☑ Value chain engagement
☑ Climate-related targets
☑ Greenhouse gas emissions figures
☑ Content of environmental policies

(4.12.1.7) Page/section reference

Environmental Section, pg. 72

(4.12.1.8) Attach the relevant publication

4.12.1 2025_Humana_Impact_Reportpdf.pdf

(4.12.1.9) Comment

The "for the environment" portion of the 2025 report starts on page 72. It covers emissions disclosure and sustainability initiatives in Humana's operations and supply chain. Refer to the Impact Report Appendix for TCFD aligned reporting, starting on page 4.
[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

Humana has not yet used formal climate-related scenario analysis to identify environmental outcomes or inform business strategy. Humana maps certain environmental disclosures to the TCFD framework and recognizes scenario analysis as a useful tool for evaluating how different climate futures could affect operations, value chain activities, financial planning, and long-term strategy. Humana does not currently have a standardized enterprise procedure for scenario analysis, including defined ownership, methodology, scenarios, assumptions, outputs, and governance pathways. Humana is working to clarify its climate risk assessment and governance model and may evaluate the use of qualitative and/or quantitative transition and physical climate scenarios as that model matures. [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

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

Select from:

☑ No standardized procedure

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

Humana does not currently have an approved climate transition plan that aligns with a 1.5°C world. Humana has science-based emissions reduction targets validated by the Science Based Targets initiative, including targets related to Scope 1 and 2 emissions, certain Scope 3 value chain emissions, and financed emissions, and has existing workstreams related to emissions tracking, operational efficiency, supplier engagement, financed emissions implementation, and evaluation of potential Scope 1 and 2 reduction levers.
[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

☑ Upstream/downstream value chain

☑ Operations

[Fixed row]

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

Upstream/downstream value chain

(5.3.1.1) Effect type

Select all that apply

☑ 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

Climate-related opportunities influenced Humana's upstream value chain strategy through supplier engagement, supplier environmental and emissions data collection, sustainable procurement, and supply chain decarbonization planning. Humana recognizes that a significant portion of its greenhouse gas emissions is associated with purchased goods and services and upstream transportation and distribution. Humana's science-based target for these categories therefore informs efforts to improve supplier data, engage priority suppliers, and support emissions reduction across the supply chain. During 2025, Humana's annual supplier sustainability survey and targeted supplier engagement provided information about supplier environmental practices and capabilities. Humana also continued developing supplier segmentation and maturity assessment approaches, supplier environmental expectations, and methods for integrating environmental considerations into supplier engagement and contracting where appropriate. These activities primarily affected Humana's upstream value chain and supported near-term data collection and engagement as well as longer-term progress toward the 2032 supply chain emissions target.

Operations

(5.3.1.1) Effect type

Select all that apply

☑ 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

Climate-related opportunities influenced Humana's operations strategy through energy efficiency, building optimization, emissions reduction, environmental data management, and real estate footprint management. Environmental performance efforts focused on offices, data centers, clinical locations, and other facilities where Humana could improve operational efficiency, reduce energy consumption and emissions, and identify potential cost savings. During 2025, Humana pursued

activities including building automation and controls, remote building monitoring, continuous commissioning, energy audits, utility data collection, sustainable leasing practices, and targeted efficiency projects. Humana estimated approximately $69.5 thousand in realized 2025 operating cost savings from identified energy efficiency and building optimization initiatives. Potential energy and emissions savings were also considered when evaluating relevant capital projects. These activities informed annual operational decisions and supported Humana's environmental goals and longer-term emissions reduction efforts.
[Add row]

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

Row 1

(5.3.2.1) Financial planning elements that have been affected

Select all that apply
☑ Capital expenditures
☑ Capital allocation
☑ Other, please specify :Operating costs

(5.3.2.2) Effect type

Select all that apply
☑ 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

Climate-related opportunities affected elements of Humana's financial planning through annual capital allocation and capital expenditure processes for facilities, infrastructure, and building systems. The Sustainability Team and relevant People Operations and facilities management functions identified and prioritized projects based on business need, operational impact, cost, feasibility, expected benefits, and alignment with Humana's environmental goals. Operating cost and capital requests were then submitted through the applicable annual budgeting and approval processes. Projects considered during 2025 included energy efficiency and

building optimization initiatives involving lighting, HVAC, plumbing and water heating, building automation and controls, remote monitoring, and utility data improvements. Humana considered potential energy, emissions, and operating cost savings when evaluating relevant projects and estimated approximately $69,500 in realized 2025 operating cost savings from identified energy efficiency and building optimization initiatives. Humana was also working to improve coordination with facilities and project management functions and expand alignment with multi-year budgeting efforts.
[Add row]

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

	Use of internal pricing for this environmental externality	Primary reason for not pricing this environmental externality
Carbon	*Select from:* ☑ No, and we do not plan to in the next two years	*Select from:* ☑ No standardized procedure

[Fixed row]

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

Clients

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:
☑ No, and we do not plan to within the next two years

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

Select from:
☑ Not an immediate strategic priority

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

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

Investees

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

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

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

Select from:

☑ Not an immediate strategic priority

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

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

Suppliers

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

☑ Yes

(5.11.2) Environmental issues covered

Select all that apply

☑ Climate change

Investors and shareholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

☑ Yes

(5.11.2) Environmental issues covered

Select all that apply

☑ Climate change

Other value chain stakeholders

(5.11.1) Engaging with this stakeholder on environmental issues

Select from:

☑ Yes

(5.11.2) Environmental issues covered

Select all that apply

☑ Climate change

[Fixed row]

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

Climate change

(5.11.7.2) Action driven by supplier engagement

Select from:

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

(5.11.7.3) Type and details of engagement

Capacity building

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

Information collection
☑ Collect climate transition plan information at least annually from suppliers
☑ Collect GHG emissions data at least annually from suppliers
☑ Collect targets information at least annually from suppliers

Innovation and collaboration
☑ Collaborate with suppliers on innovations to reduce environmental impacts in products and services

(5.11.7.4) Upstream value chain coverage

Select all that apply
☑ Tier 1 suppliers

(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

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

Select from:
☑ Yes
[Add row]

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

Climate change

(5.11.9.1) Type of stakeholder

Select from:

☑ Other value chain stakeholder, please specify :Employees

(5.11.9.2) Type and details of engagement

Innovation and collaboration

☑ Collaborate with stakeholders on innovations to reduce environmental impacts in products and services

☑ Run a campaign to encourage innovation to reduce environmental impacts

(5.11.9.4) % stakeholder-associated scope 3 emissions

Select from:

☑ 1-25%

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

Humana sees our value chain as an extension of our business. We proactively work to connect with our suppliers and employees to identify opportunities to collaborate and improve our environmental sustainability. We consider our employees to be vital partners in our value chain. Humana has worked toward making overall employee engagement efforts more robust with the goal of embedding sustainability throughout our company. Our environmental goals - addressing our material impacts including emissions (and therefore energy) and waste – are a primary driver for prioritizing these efforts. Several internal communication tools, including social media, internal websites, and newsletters are used to build awareness among our employees around sustainability and opportunities to engage. For example, employees have a matching gift benefit in Humana Together, our giving and volunteering platform, that they can leverage to donate to causes that matter to them. During times of disaster or crisis, the Humana Foundation will create curated giving opportunities that enable employees to leverage their matching funds to support vetted organizations addressing disaster relief and recovery. In 2025, our employees rallied together to donate approximately $40,500 to support Texas flood relief, $29,200 to support Eastern Kentucky flood relief, $9,700 to support recovery after Midwest tornadoes, and $6,000 to support recovery after the California wildfires. Over 25,000 employees likewise participated in the matching gifts program, donating $6.63 Million in support of over 10,000 causes. Also in 2025, 26,226 employees tracked 321,625 hours of volunteer time. 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. From parking benefits to alternative transportation options to waste diversion, we continue to explore new ways we can reduce the commute burden on our employees and the planet as well as engage employees in beneficial environmental activities in a way that makes sense for our business.

(5.11.9.6) Effect of engagement and measures of success

Charitable donations, employee engagement, volunteer hours

Climate change

(5.11.9.1) Type of stakeholder

Select from:
☑ Investors and shareholders

(5.11.9.2) Type and details of engagement

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

(5.11.9.4) % stakeholder-associated scope 3 emissions

Select from:
☑ Unknown
[Add row]

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

(5.13.1) Environmental initiatives implemented due to CDP Supply Chain member engagement

Select from:
☑ No, but we plan to within the next two years

(5.13.2) Primary reason for not implementing environmental initiatives

Select from:

☑ No standardized procedure

(5.13.3) Explain why your organization has not implemented any environmental initiatives

Humana has not yet implemented a mutually beneficial environmental initiative specifically as a result of CDP Supply Chain member engagement. Humana is continuing to mature its supplier sustainability and supply chain decarbonization work, including supplier sustainability surveys, supplier engagement, emissions data collection, and development of supplier expectations and maturity assessment approaches. These efforts are intended to improve Humana's understanding of supplier environmental performance and create a stronger foundation for future collaboration with suppliers and other value chain partners. However, Humana does not currently have a standardized process for identifying, evaluating, and implementing mutually beneficial environmental initiatives through CDP Supply Chain member engagement.
[Fixed row]

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

(5.14.1) External asset managers have to meet specific environmental requirements as part of the selection process and engagement

Select from:
☑ No, and we do not plan to include environmental requirements in the next two years

(5.14.3) Primary reason for not including environmental requirements in selection process and engagement with external asset managers

Select from:
☑ Not an immediate strategic priority

(5.14.4) Explain why environmental requirements are not included in selection process and engagement with external asset managers

Humana does not currently include specific environmental requirements in the selection or engagement of external asset managers, as investment decisions are delegated to managers with broad discretion within established investment guidelines. Instead, Humana's updated guidelines encourage managers to consider climate-related factors, such as emissions performance and the presence of emissions targets, as part of their decision-making processes.
[Fixed row]

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

(5.15.1) Exercise voting rights as a shareholder on environmental issues

Select from:

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

(5.15.2) Primary reason for not exercising voting rights as a shareholder on environmental issues

Select from:

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

(5.15.3) Explain why you do not exercise voting rights on environmental issues

Humana does not currently exercise shareholder voting rights, as doing so directly would require significant time, expertise, and resources beyond the scope of our internal investment management function. These responsibilities are delegated to our external asset managers in accordance with their fiduciary duties and investment mandates.
[Fixed row]

C6. Environmental performance - Consolidation approach

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

Climate change

(6.1.1) Consolidation approach used

Select from:

☑ Operational control

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

For the purposes of setting inventory organizational boundaries, Humana Inc. is utilizing the Operational Control Approach. These boundaries include facilities where Humana Inc. has, at least, a controlling interest from an operational perspective or at best, the facility is owned entirely by Humana Inc. In cases where Humana Inc. has operational control but does not wholly own facilities, these facilities will be included in the inventory. This approach is consistent with the WRI-WBCSD GHG Protocol and general sustainability reporting protocols and guidance.

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

Select from:
☑ No

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

(7.1.1.1) Has there been a structural change?

Select all that apply
☑ Yes, an acquisition
☑ Yes, a divestment

(7.1.1.3) Details of structural change(s), including completion dates

Humana completed acquisitions and a divestiture during 2025. These structural changes were not reflected through a base-year emissions recalculation in this disclosure.
[Fixed row]

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

(7.1.2.1) Change(s) in methodology, boundary, and/or reporting year definition?

Select all that apply

☑ Yes, a change in methodology

(7.1.2.2) Details of methodology, boundary, and/or reporting year definition change(s)

In 2025, Humana reviewed the boundary of applicability for spend data to be used in scope 3 category 1 Purchased Goods and Services calculations. As a result, claims processed through Humana's vendors and which result in the largest spend category for the company have been removed. Claims are not an upstream supply chain activity and further methodology is expected to be developed by PCAF to properly account for claim-related emissions in the future. 2022 baseline emissions have been updated accordingly and 2025 results reflect the adoption of this new methodology.
[Fixed row]

(7.1.3) Have your organization's base year emissions and past years' emissions been recalculated as a result of any changes or errors reported in 7.1.1 and/or 7.1.2?

(7.1.3.1) Base year recalculation

Select from:
☑ Yes

(7.1.3.2) Scopes recalculated

Select all that apply
☑ Scope 3

(7.1.3.3) Scope 3 categories recalculated

Select all that apply
☑ Purchased goods and services

(7.1.3.4) Base year emissions recalculation policy, including significance threshold

Humana Inc.'s base year and subsequent year inventories will be adjusted for mergers, acquisitions and divestitures according to guidance as set forth in the WRI/WBCSD Greenhouse Gas Protocol. Humana Inc.'s base year inventory and subsequent years' emissions reports will be updated when a significant cumulative change in Humana Inc.'s base year emissions is triggered. The following conditions will require such an adjustment if a significant change is identified: • A

structural change of Humana Inc.'s organizational boundaries (i.e., merger, acquisition, or divestiture); • A change in calculation methodologies or emission factors; • Additional or new data or methodology are available on source emissions that was not previously available; •Outsourcing (i.e., production of goods that is moved outside of Humana Inc.'s defined reporting boundaries) or insourcing (i.e., opposite of "outsourcing") where the modified case includes emissions that were not previously accounted for within the inventory in Scopes 1, 2, or 3; or • A significant error or a number of cumulative errors in Humana Inc.'s inventory are discovered. Significant is defined as a cumulative change (+/-) of five percent (5%) or larger in Humana Inc.'s total base year emissions (both Scope 1 and Scope 2) on a CO2-e basis.

(7.1.3.5) Past years' recalculation

Select from:

☑ No

[Fixed row]

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

Select all that apply

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

☑ The Greenhouse Gas Protocol: Scope 2 Guidance

☑ The Greenhouse Gas Protocol: Corporate Value Chain (Scope 3) Standard

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

	Scope 2, location-based	Scope 2, market-based	Comment
	Select from: ☑ We are reporting a Scope 2, location-based figure	*Select from:* ☑ We are reporting a Scope 2, market-based figure	*Humana calculates and reports both Scope 2 location-based and market-based emissions in alignment with the GHG Protocol Scope 2 standard.*

[Fixed row]

(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are excluded from your disclosure of climate-related data?

Select from:

☑ No

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

Scope 1

(7.5.1) Base year end

12/31/2019

(7.5.2) Base year emissions (metric tons CO2e)

36525

(7.5.3) Methodological details

Scope 1 emission sources include natural gas, aviation gasoline, mobile and stationary diesel, ethanol, gasoline (petrol) for mobile use, propane, and refrigerants. Scope 1 emission factors for CO_2, CH_4, N_2O, and HFCs are applied by fuel type across all global sites. These factors are based on recognized methodologies and data published by The Climate Registry, the United States Mandatory Reporting Rule (MRR), and the IPCC Sixth Assessment Report (AR6). The quantification methodologies align with best practices established under the WRI/WBCSD Greenhouse Gas 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 emissions sources include purchased electricity. Regional emission factors for electricity supplied to Humana's facilities are determined using the following methodologies, depending on the geography in which Humana operates: in the United States, the US EPA Emissions & Generation Resource Integrated Database (eGRID); and outside the United States, the International Energy Agency (IEA) CO_2 Emissions from Fuel Combustion dataset. All quantification methodologies are aligned with best practices established by the WRI/WBCSD Greenhouse Gas Protocol, specifically the Scope 2 Guidance.

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 emission sources include purchased electricity and renewable electricity certificates (RECs). Emission factors for electricity supplied to Humana's facilities are determined based on the applicable methodology in each geography where Humana operates, including: utility-specific emission factors, where available; in the United States, the US EPA Emissions & Generation Resource Integrated Database (eGRID) and the US Green-e Residual Mix; and in the rest of the world, the International Energy Agency (IEA) CO_2 Emissions from Fuel Combustion dataset. All quantification methodologies are aligned with best practices established by the WRI/WBCSD Greenhouse Gas Protocol, specifically the Scope 2 Guidance.

Scope 3 category 1: Purchased goods and services

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

2081387

(7.5.3) Methodological details

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

Scope 3 category 2: Capital goods

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

218645

(7.5.3) Methodological details

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

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

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

12713

(7.5.3) Methodological details

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

Scope 3 category 4: Upstream transportation and distribution

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

103856

(7.5.3) Methodological details

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

Scope 3 category 5: Waste generated in operations

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

45858

(7.5.3) Methodological details

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

Scope 3 category 6: Business travel

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

14845

(7.5.3) Methodological details

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

Scope 3 category 7: Employee commuting

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

106437

(7.5.3) Methodological details

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

Scope 3 category 8: Upstream leased assets

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

7317

(7.5.3) Methodological details

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

Scope 3 category 9: Downstream transportation and distribution

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

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

Scope 3 category 10: Processing of sold products

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

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

Scope 3 category 11: Use of sold products

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

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

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

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

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

Scope 3 category 13: Downstream leased assets

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

181

(7.5.3) Methodological details

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

Scope 3 category 14: Franchises

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Humana does not have any franchised locations.

Scope 3: Other (upstream)

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

Humana does not have any other upstream Scope 3 emissions

Scope 3: Other (downstream)

(7.5.1) Base year end

12/31/2022

(7.5.2) Base year emissions (metric tons CO2e)

0

(7.5.3) Methodological details

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

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

Reporting year

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

40641

(7.6.3) Methodological details

"Scope 1 emission sources include natural gas, aviation gasoline, mobile and stationary diesel, ethanol blends (E10 and E85), gasoline (petrol) for mobile use, propane, and refrigerants such as HFC-407C, HFC-410A, HFC-134A, and HCFC-22. Scope 1 emission factors for CO_2, CH_4, N_2O, and HFCs are applied by fuel type across all global sites. These factors are based on recognized methodologies and data published by The Climate Registry, the United States Mandatory Reporting Rule (MRR), and the IPCC Sixth Assessment Report (AR6). The quantification methodologies align with best practices established under the WRI/WBCSD Greenhouse Gas Protocol."
[Fixed row]

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

Reporting year

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

57865

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

55890

(7.7.4) Methodological details

Scope 2 emission sources include purchased electricity and renewable electricity certificates (RECs). Emission factors for electricity supplied to Humana's facilities are determined based on the applicable methodology in each geography where Humana operates, including: utility-specific emission factors, where available; in the United States, the US EPA Emissions & Generation Resource Integrated Database (eGRID) and the US Green-e Residual Mix; and in the rest of the world, the International Energy Agency (IEA) CO_2 Emissions from Fuel Combustion dataset. All quantification methodologies are aligned with best practices established by the WRI/WBCSD Greenhouse Gas Protocol, specifically the Scope 2 Guidance.
[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)

2356132

(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

(7.8.6) Please explain

N/A

Capital goods

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

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

53740

(7.8.3) Emissions calculation methodology

Select all that apply
☑ Average spend-based method

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

0

(7.8.6) Please explain

N/A

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)

11378

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Other, please specify :Fuel-based

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

0

(7.8.6) Please explain

N/A

Upstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

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

60757

(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

(7.8.6) Please explain

N/A

Waste generated in operations

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

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

6569

(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

31

(7.8.6) Please explain

N/A

Business travel

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

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

14717

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Distance-based method

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

40

(7.8.6) Please explain

N/A

Employee commuting

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

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

78842

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Distance-based method

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

0

(7.8.6) Please explain

N/A

Upstream leased assets

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

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

2766

(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

(7.8.6) Please explain

N/A

Downstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Not applicable to our organization’s activities

(7.8.6) 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) Reason for this category not being relevant

Select from:

☑ Not applicable to our organization’s activities

(7.8.6) 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) Reason for this category not being relevant

Select from:

☑ Not applicable to our organization’s activities

(7.8.6) 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) Reason for this category not being relevant

Select from:

☑ Not applicable to our organization’s activities

(7.8.6) 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)

477

(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

Franchises

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:

☑ Not applicable to our organization’s activities

(7.8.6) 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) Reason for this category not being relevant

Select from:
☑ Not applicable to our organization's activities

(7.8.6) Please explain

No other upstream emissions

Other (downstream)

(7.8.1) Evaluation status

Select from:
☑ Not relevant, explanation provided

(7.8.5) Reason for this category not being relevant

Select from:
☑ Not applicable to our organization's activities

(7.8.6) Please explain

No other downstream emissions
[Fixed row]

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

	Verification/assurance status
Scope 1	*Select from:* ☑ Third-party verification or assurance process in place

	Verification/assurance status
Scope 2 (location-based or market-based)	*Select from:* ☑ Third-party verification or assurance process in place
Scope 3	*Select from:* ☑ 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

Final Verification Statement (1) (1).pdf

(7.9.1.5) Page/section reference

1

(7.9.1.6) Relevant standard

Select all that apply
☑ 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

Final Verification Statement (1) (1).pdf

(7.9.2.6) Page/ section reference

2

(7.9.2.7) Relevant standard

Select all that apply
☑ 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

Final Verification Statement (1) (1).pdf

(7.9.2.6) Page/ section reference

2

(7.9.2.7) Relevant standard

Select all that apply
☑ 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: Purchased goods and services

(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

Final Verification Statement (1) (2).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 2

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Capital goods

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 3

(7.9.3.1) Scope 3 category

Select all that apply

☑ 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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 4

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Upstream transportation and distribution

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 5

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Waste generated in operations

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply
☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 6

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Business travel

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 7

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Employee commuting

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 8

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Upstream leased assets

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 9

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Downstream leased assets

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply
☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

Row 10

(7.9.3.1) Scope 3 category

Select all that apply
☑ Scope 3: Investments

(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

Final Verification Statement (1) (1).pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select all that apply

☑ ISO14064-3

(7.9.3.8) Proportion of selected emissions categories verified (%)

100

(7.9.3.9) Proportion of total reported scope 3 emissions verified (%)

100

[Add row]

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

Select from:
☑ Increased

(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)

340.08

(7.10.1.2) Direction of change in emissions

Select from:
☑ Decreased

(7.10.1.3) Emissions value (percentage)

0.36

(7.10.1.4) Please explain calculation

"Humana's annual purchase of renewable energy credits varies based on the electricity consumption of select sites, but is overall fairly stable. Between 2024 and 2025, the consumption of RECs increased slightly leading to a decrease in scope 2 emissions of 340 tCO2e. The percentage change in emissions can be calculated using the standard formula outlined in previous guidelines: (340 / 96,531.87) × 100 = a 0.36% decrease."

Other emissions reduction activities

(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 additional emissions reduction activities were reported by Humana. Total greenhouse gas emissions, calculated as the sum of Scope 1 and Scope 2 emissions (market-based), remained similar over the reporting period.

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 2024-2025 that contributed to the change in absolute emissions.

Acquisitions

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any acquisitions from 2024-2025 that contributed to the change in absolute emissions.

Mergers

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any mergers from 2024-2025 that contributed to the change in absolute emissions.

Change in output

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any change in output from 2024-2025 that contributed to the change in absolute emissions.

Change in methodology

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not have any change in methodology from 2024-2025 that contributed to the change in absolute emissions.

Change in boundary

(7.10.1.1) Change in emissions (metric tons CO2e)

0

(7.10.1.2) Direction of change in emissions

Select from:
☑ No change

(7.10.1.3) Emissions value (percentage)

0

(7.10.1.4) Please explain calculation

Humana did not report any changes in organizational or operational boundaries between 2024 and 2025 that contributed to variations in absolute emissions.

Change in physical operating conditions

(7.10.1.1) Change in emissions (metric tons CO2e)

3158.19

(7.10.1.2) Direction of change in emissions

Select from:
☑ Decreased

(7.10.1.3) Emissions value (percentage)

3.31

(7.10.1.4) Please explain calculation

"Humana closed 162 sites resulting in a decrease in emissions. As a result, Humana electricity and natural gas related emissions decreased by 3,158.19 metric tons of CO2e. The percentage contribution of this reduction relative to total emissions is calculated as follows: (-3,158.19 / 96,531.8) × 100 = -3.31%."

Unidentified

(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 unidentified reason from 2024-2025 that contributed to the change in absolute emissions.

Other

(7.10.1.1) Change in emissions (metric tons CO2e)

4314

(7.10.1.2) Direction of change in emissions

Select from:

☑ Increased

(7.10.1.3) Emissions value (percentage)

4.52

(7.10.1.4) Please explain calculation

" Scope 1 emissions increased due to a rise in the number of vehicles and higher fuel consumption from the CWHH fleet. Total mobile combustion emissions increased by 4,314 metric tons of CO2e. The percentage contribution of this increase is calculated as follows: (4,314 / 96,531.80) × 100 = 4.52%."
[Fixed row]

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

Select from:
☑ Market-based

(7.12) Does your organization have significant land sector activities in its operations or value chain?

	Agriculture, forestry or other land sector activities
	Select from: ☑ Not evaluated

[Fixed row]

(7.13) Does your organization choose to account for and report technological CO2 removals or captured CO2 with geologic storage, or have you done so in previous years?

	Technological CO2 removals or captured CO2 with geologic storage in the reporting year	Technological CO2 removals or captured CO2 with geologic storage were accounted for and reported in previous years
	Select from: ☑ Not evaluated	*Select from:* ☑ No

[Fixed row]

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

Select from:
☑ No

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

	Requesting member
Row 1	*Select from:* ☑ Elevance Health, Inc.

[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 supplier emissions data requests would support Humana's ability to improve its allocation process.
[Add row]

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

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

Select from:

☑ No

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

Select from:

☑ Not an immediate strategic priority

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

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

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

Select from:
☑ More than 0% but less than or equal to 5%

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

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	*Select from:* ☑ Yes
Consumption of purchased or acquired electricity	*Select from:* ☑ Yes
Consumption of purchased or acquired heat	*Select from:* ☑ No
Consumption of purchased or acquired steam	*Select from:* ☑ No
Consumption of purchased or acquired cooling	*Select from:* ☑ No
Generation of electricity, heat, steam, or cooling	*Select from:* ☑ 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

1.43

(7.30.1.3) MWh from non-renewable sources

180616.02

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

180617.45

Consumption of purchased or acquired electricity

(7.30.1.2) MWh from renewable sources

13916.97

(7.30.1.3) MWh from non-renewable sources

136971.25

(7.30.1.4) MWh from non-renewable zero or near-zero emission sources

0

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

150888.22

Consumption of self-generated non-fuel renewable energy

(7.30.1.2) MWh from renewable sources

10.68

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

10.68

Total energy consumption

(7.30.1.2) MWh from renewable sources

13929.07

(7.30.1.3) MWh from non-renewable sources

317587.27

(7.30.1.4) MWh from non-renewable zero or near-zero emission sources

0

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

331516.34
[Fixed row]

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

Dominican Republic

(7.30.14.1) Consumption of purchased electricity (MWh)

689.07

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

0

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

0

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

0

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

689.07

Puerto Rico

(7.30.14.1) Consumption of purchased electricity (MWh)

943.54

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

0

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

0

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

0

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

943.54

United States of America

(7.30.14.1) Consumption of purchased electricity (MWh)

149255.61

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

10.68

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

0

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

0

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

149266.29
[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

7.44e-7

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

96532

(7.45.3) Metric denominator

Select from:

☑ unit total revenue

(7.45.4) Metric denominator: Unit total

129664000000

(7.45.5) Scope 2 figure used

Select from:

☑ Market-based

(7.45.6) % change from previous year

8.12

(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

Scope 1&2 emissions increased by 1% due to a rise in fuel consumption from the fleet, despite decreases in natural gas and electricity consumption. However, revenue increased by 10% in the same period, leading to an overall decrease of the emission by revenue intensity.
[Add row]

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

Select all that apply

☑ Absolute target

☑ Portfolio target

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

Row 1

(7.53.1.1) Target reference number

Select from:

☑ Abs 1

(7.53.1.2) Is this a science-based target?

Select from:

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

(7.53.1.3) Science Based Targets initiative official validation letter

Target Decision Letter_Humana Inc_.pdf

(7.53.1.4) Target ambition

Select from:

☑ 1.5°C aligned

(7.53.1.5) Date target was set

06/05/2025

(7.53.1.6) Target coverage

Select from:

☑ Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply

☑ Carbon dioxide (CO2)

☑ Methane (CH4)

☑ Nitrous oxide (N2O)

☑ Hydrofluorocarbons (HFCs)

(7.53.1.8) Scopes

Select all that apply

☑ Scope 1

☑ Scope 2

(7.53.1.9) Scope 2 accounting method

Select from:

☑ Market-based

(7.53.1.11) End date of base year

12/31/2019

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

36525

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

75812

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

0.000

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

112337.000

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

100

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

100

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

51

(7.53.1.54) End date of target

12/31/2032

(7.53.1.55) Targeted reduction from base year (%)

54.6

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

51000.998

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

40641.39

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

55890.42

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

96531.810

(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

25.77

(7.53.1.80) Target status in reporting year

Select from:

☑ Underway

(7.53.1.82) Explain target coverage and identify any exclusions

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

(7.53.1.83) Target objective

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

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

"Humana 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 2

(7.53.1.1) Target reference number

Select from:

☑ Abs 2

(7.53.1.2) Is this a science-based target?

Select from:

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

(7.53.1.3) Science Based Targets initiative official validation letter

Target Decision Letter_Humana Inc_.pdf

(7.53.1.4) Target ambition

Select from:

☑ 1.5°C aligned

(7.53.1.5) Date target was set

06/05/2025

(7.53.1.6) Target coverage

Select from:

☑ Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply

☑ Carbon dioxide (CO2)

☑ Methane (CH4)

☑ Nitrous oxide (N2O)

(7.53.1.8) Scopes

Select all that apply

☑ Scope 3

(7.53.1.10) Scope 3 categories

Select all that apply

☑ Scope 3, Category 1 – Purchased goods and services

☑ Scope 3, Category 4 – Upstream transportation and distribution

(7.53.1.11) End date of base year

12/31/2022

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

2081387

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

103856

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

2185243.000

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

2185243.000

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

100

(7.53.1.38) Base year Scope 3, Category 4: Upstream transportation and distribution covered by target as % of total base year emissions in Scope 3, Category 4: Upstream transportation and distribution (metric tons CO2e)

100

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

51

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

51

(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)

1529670.100

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

2356132

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

60757.31

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

2416889.310

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

2416889.310

(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

-35.33

(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 1.5°C trajectory, our near-term science-based emissions reduction targets were officially accepted and validated by SBTi. Since 2024 we worked toward reduction strategies to realize this target. In 2025, Humana's Scope 3 financed emissions target was officially accepted and validated by SBTi. This addition aligns with our broader portfolio target base year and strengthens our commitment to addressing climate-related financial risks across the full value chain.

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

Humana will engage with its purchased goods & services and transportation vendors to 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]

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

Row 1

(7.53.4.1) Target reference number

Select from:

☑ Por1

(7.53.4.2) Target type

Select from:

☑ Portfolio coverage

(7.53.4.4) Methodology used when setting the target

Select from:

☑ SBTi for Financial Institutions

(7.53.4.5) Date target was set

06/05/2025

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

Select from:

☑ Asset class level

(7.53.4.9) Portfolio

Select from:

☑ Investing (Asset owner)

(7.53.4.10) Asset classes covered by the target

Select all that apply

☑ Fixed income

(7.53.4.11) Sectors covered by the target

Select all that apply

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

(7.53.4.16) Metric (or target numerator if intensity)

Select from:

☑ % of portfolio setting a Science-Based Target

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

37

(7.53.4.19) Total value of assets covered by the target

6831

(7.53.4.20) % of asset class covered by the target, based on the total value of this asset class

93

(7.53.4.21) Frequency of target reviews

Select from:

☑ Annually

(7.53.4.22) End date of base year

12/31/2022

(7.53.4.23) Figure in base year

47

(7.53.4.24) We have an interim target

Select from:

☑ No

(7.53.4.27) End date of target

12/31/2029

(7.53.4.28) Figure in target year

67.3

(7.53.4.29) Figure in reporting year

43

(7.53.4.30) % of target achieved relative to base year

-19.70443349753695

(7.53.4.31) Target status in reporting year

Select from:

☑ Underway

(7.53.4.32) Aggregation weighting used

Select from:

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

(7.53.4.34) Is this a science-based target?

Select from:

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

(7.53.4.35) Target ambition

Select from:

☑ Well-below 2°C aligned

(7.53.4.37) Please explain target coverage and identify any exclusions

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

(7.53.4.38) Target objective

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

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

Select all that apply
☑ No other climate-related targets

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

	Emissions reduction initiatives that were active within the reporting year
	Select from: ☑ Yes

[Fixed 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
Under investigation	*0*	
To be implemented	*0*	*0*
Implementation commenced	*0*	*0*
Implemented	*1*	*292*
Not to be implemented	*0*	

[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 CO_2e savings (metric tonnes CO2e)

292

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

Select all that apply

☑ Scope 2 (location-based)

(7.55.2.4) Voluntary/Mandatory

Select from:
☑ Voluntary

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

4000

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

10000

(7.55.2.7) Payback period

Select from:
☑ 1-3 years

(7.55.2.8) Estimated lifetime of the initiative

Select from:
☑ 6-10 years

(7.55.2.9) Comment

2025 phase: Upgraded 5 computer room air conditioning (CRAC) units at data center including addition of economizing function not previously enabled.
[Add row]

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

Row 1

(7.55.3.1) Method

Select from:
☑ Dedicated budget for energy efficiency

(7.55.3.2) Comment

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

Row 2

(7.55.3.1) Method

Select from:

☑ Employee engagement

(7.55.3.2) Comment

Humana engages employees in efforts to improve energy efficiency, reduce emissions, minimize waste, and support the organization's broader environmental goals. Humana's Environmental Sustainability Lead and People Operations team partner with internal and external subject matter experts to educate and engage employees in environmentally responsible activities at work and at home. Humana uses internal communication channels, including newsletters, shared sites, and social media, to build awareness of its environmental goals and opportunities for employees to participate. Employees can earn rewards for completing certain activities through Humana's Working on Wellbeing (WOW) rewards program, which includes opportunities to take sustainability-related actions. Employees can also participate in Humana Together's matching gifts program and curated disaster relief giving opportunities. In 2025, more than 25,000 employees participated in the matching gifts program, donating $6.63 million in support of more than 10,000 causes. Humana also continues to explore ways to support lower impact employee practices through transportation options, parking benefits, waste diversion, and other environmentally beneficial activities appropriate to the business.
[Add row]

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

Select from:

☑ No, I am not providing data

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

Select from:

☑ No

C12. Environmental performance - Financial services

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

	We measure the impact of our portfolio on the climate	Disclosure metric	We measure the impact of our portfolio on biodiversity
Investing (Asset owner)	*Select from:* ☑ Yes	*Select all that apply* ☑ Financed emissions	*Select from:* ☑ No, and we do not plan to do so in the next two years

[Fixed row]

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

Investing (Asset owner)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply

☑ Bonds

☑ Equity investments

☑ Fixed income

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

2871725

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

57

(12.1.1.4) Total value of assets included in the financed emissions calculation

9231720000.00

(12.1.1.6) Emissions calculation methodology

Select from:

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

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

2.08

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

1494558

(12.1.1.9) Base year end

12/31/2022

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

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

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

	Portfolio breakdown	Please explain why you do not provide a breakdown of your portfolio impact on the climate
Investing (Asset owner)	Yes ☑ Yes, by asset class	*A portfolio breakdown by industry or scope is not relevant to Humana's current priorities and is therefore not calculated.*

[Fixed row]

(12.2.1) Break down your organization’s financed emissions and other portfolio carbon footprinting metrics by asset class, by industry, and/or by scope.

Row 1

(12.2.1.1) Portfolio

Select from:
☑ Investing (Asset owner)

(12.2.1.2) Portfolio metric

Select from:
☑ Absolute portfolio emissions (tCO2e)

(12.2.1.4) Asset class

Select from:
☑ Bonds

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

93

(12.2.1.7) Value of assets covered in the calculation

6831000000

(12.2.1.8) Financed emissions or alternative metric

2270206

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:
☑ Not applicable

(12.2.1.12) Explain the details, assumptions and exclusions in your calculation

Some private investments were excluded due to limited data availability

Row 2

(12.2.1.1) Portfolio

Select from:
☑ Investing (Asset owner)

(12.2.1.2) Portfolio metric

Select from:
☑ Absolute portfolio emissions (tCO2e)

(12.2.1.4) Asset class

Select from:
☑ Other, please specify :Sovereign

(12.2.1.6) % of asset class emissions calculated in the reporting year based on total value of assets

100

(12.2.1.7) Value of assets covered in the calculation

2420000000

(12.2.1.8) Financed emissions or alternative metric

601519

(12.2.1.9) Are you able to provide the gross exposure for your undrawn loan commitment separately from the drawn loan commitment?

Select from:
☑ Not applicable

(12.2.1.12) Explain the details, assumptions and exclusions in your calculation

None
[Add 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 does not publicly report on its portfolio holdings beyond required disclosures described in filings with the U.S. Securities and Exchange Commission.

Investing in thermal coal (Asset owner)

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

Select from:

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

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

Select from:

☑ Not an immediate strategic priority

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

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

Investing in met coal (Asset owner)

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

Select from:

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

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

Select from:

☑ Not an immediate strategic priority

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

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

Investing in oil (Asset owner)

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

Select from:

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

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

Select from:

☑ Not an immediate strategic priority

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

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

Investing in gas (Asset owner)

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

Select from:

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

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

Select from:

☑ Not an immediate strategic priority

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

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

[Fixed row]

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

	Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy	Primary reason for not providing values of the financing and/or insurance	Explain why you are not providing values of the financing and/or insurance
Investing (Asset owner)	*Select from:* ☑ No, and we do not plan to report in the next two years	*Select from:* ☑ Not an immediate strategic priority	*Humana has not mapped its lending and financing to a taxonomy at this time.*

[Fixed row]

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

(12.6.1) Existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues

Select from:

☑ No, and we do not plan to address this in the next two years

(12.6.2) Primary reason for not offering products and services that enable clients to mitigate and/or adapt to the effects of environmental issues

Select from:

☑ Other, please specify :We do not provide or offer any direct financial products or services that would be applicable in this context

(12.6.3) Explain why your organization does not offer products and services that enable clients to mitigate and/or adapt to the effects of environmental issues

Humana does not currently offer products or services that are designed specifically to enable clients to mitigate or adapt to the effects of environmental issues. Humana's current products and services are focused on health insurance, health care services, and related health and well-being offerings, and are not designed or marketed as environmental mitigation, adaptation, or resilience products.
[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: ☑ 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

☑ Electricity/Steam/Heat/Cooling consumption

☑ Energy attribute certificates (EACs)

☑ Fuel consumption

☑ Renewable fuel consumption

(13.1.1.3) Verification/assurance standard

General standards

☑ ISO 14064-3

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

The verification was performed to a limited level of assurance and aligned with ISO 14064-3:2019. Humana's FY25 GHG inventory was prepared using the WRI/WBCSD Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition, including the GHG Protocol Scope 2 Guidance. The verification included review and testing of emissions calculations and selected primary evidence, including emissions calculation files, a sample of raw data files, Humana's GHG Reporting Governance Framework, and emission factor versioning documentation. Verified or assured environmental data points include fuel consumption, renewable fuel consumption, electricity/steam/heat/cooling consumption, and energy attribute certificates.

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

13.1.1 Humana GHG Emissions FY25 Limited Verification Statement v5 260728.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

Chief Human Resources Officer and Chief Legal Officer

(13.3.2) Corresponding job category

Select from:

☑ Other C-Suite Officer

[Fixed row]