

A male athlete with a prosthetic running blade is captured in a powerful sprinting pose on a red running track. He is wearing a black tank top, black shorts, and bright yellow-green running shoes. His prosthetic leg is a curved blade design. The background shows a modern building with large windows and a clear sky. The left side of the image has a green overlay with a grid pattern.

KEEPING THE MOMENTUM

Humana®

'16 / '17
INCLUSION & DIVERSITY REPORT

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INTRODUCTION

ABOUT **Humana**

Industry: **Health & Wellness**

Founded: **1961**

Headquarters: **Louisville, Kentucky**

Number of associates: **more than 48,000**

Website: **Humana.com**

Humana has a Bold Goal: to make the communities we serve 20 percent healthier by 2020. This goal centers on communities. Healthcare doesn't just happen in a physician's office or hospital; the communities in which we live influence us, for better or for worse, every day.

Research shows that health is contagious. We can pass contagious diseases to one another, but we can also pass along bad habits like smoking—or good habits like regular exercise and healthy eating. Diabetes, congestive heart failure and obesity are on the rise in this country and are more prevalent in certain communities because of the lifestyles those people are leading.

Inclusion & Diversity's influence

At Humana, we see diversity as a vibrant reality of the world we live in, and inclusion is what we want to achieve with it.

By connecting with people through their unique perspectives, we can better understand their needs. Humana's Office of Inclusion & Diversity (I&D) has a three-pillar strategy through which all its initiatives work:



Marketplace

Position the organization for growth by better connecting with a wider customer base.



Workplace

Create an inclusive culture of a diverse workforce represented proportionately enterprise-wide.



Community

Improve the lives of the people around us by focusing on our associates and the communities we serve.

The individual perspectives and needs are where inclusion and diversity impact our business. By reading our Inclusion & Diversity Annual Report, we hope you will gain insight into our strategy and what we accomplished in the last year.

Diversity: The ways in which we differ from each other. It is an infinite range of individual characteristics and experiences, including but not limited to: language, heritage, life experiences, family units, communication style, career path, educational background, geographic location, military status, race, ethnicity, gender, sexuality, age, disability, parental status, etc. Diversity is any variable that influences personal perspective.

Inclusion: Being aware of the diversity around us and making a concerted effort to embrace the ideas and perspectives of everyone. The result is two-fold:

- Humana's associate-driven culture enables us to create a meaningful work environment where everyone feels welcome and safe to be their true selves
- We better serve our members and communities by understanding their unique circumstances and needs

OUR VALUES

A man and a woman are laughing and playing tennis outdoors. The woman, on the left, is wearing a bright yellow-green tennis dress with a black patterned collar and is holding a tennis racket. The man, on the right, is wearing a white polo shirt. They are standing on a tennis court with palm trees in the background. A semi-transparent pink banner is at the bottom of the image, containing five columns of text.

INSPIRE
HEALTH

RETHINK
ROUTINE

THRIVE
TOGETHER

CULTIVATE
UNIQUENESS

PIONEER
SIMPLICITY



Bruce Broussard
President and CEO

ONE
TEAM.

ONE
DREAM.

FROM BRUCE

Humana is inspired by helping each person we serve achieve lifelong well-being. An essential part of this vision is building a workplace that celebrates the broadest possible range of cultures, backgrounds, experiences and perspectives. It's what we stand for both in how we conduct ourselves and how we partner with all of our key stakeholders.

As you will see, our vision is being brought to life by more than 48,000 associates who are dedicated to creating an environment where every person feels valued, included and energized by our purpose. Nowhere is this more evident than through our Network Resources Groups—more than 23 percent of associates are now active participants in one or more of these groups. It's because of this growing participation that we've been able to rally support for the most pressing issues facing our associates today. For example, efforts last year were focused on creating resources for caregivers, helping them reduce stress and more positively navigate the demands involved in assisting a loved one. We also took on the challenge to de-stigmatize mental health through multiple mental-health-awareness campaigns. These are just a few examples of programs that are

helping our associates, while driving deeper and more personalized connections with the people we serve.

While we continue to be recognized for our inclusion and diversity efforts, especially around our support of veterans and the LGBT community, we know we must remain deeply devoted to meeting the evolving needs of our diverse workforce. We will do this by continuing to identify new and relevant opportunities in the communities where we live and work to advance Humana's leadership in creating an environment seeded in inclusion, purpose and belonging.

By joining together as an organization and as members of our communities, we can achieve remarkable things that directly benefit our associates, our members and our provider communities. We believe that's an effort worth celebrating and standing firm for ... both now and in the future.

Sincerely,



ONE
HUMANA.

WHERE HUMANA STANDS NATIONALLY

DiversityInc

2017 Top 25 Noteworthy Companies for Diversity

Humana participates in the nationally recognized DiversityInc survey annually, and we're making significant changes to climb higher on the list, including formalizing a mentoring program and advocating specific sponsorships for high-potential associates. This highly competitive survey was taken by more than 1,800 companies in 2016. These companies from across the world are judged using sophisticated software, analyzing responses in four equally weighted areas:

- Talent Pipeline (workforce breakdown, recruitment, diameter of existing talent, structures)
- Equitable Talent Development (employee resource groups, mentoring, philanthropy, movement, fairness)
- CEO/Senior Leadership Commitment (accountability or results, personal communications, visibility)
- Supplier Diversity (Percent of Tier I and Tier II spent with minority-, women-, LGBT-, disability- and veteran-owned businesses)

Learn more at www.diversityinc.com.



Human Rights Campaign

A perfect score of 100

For the fifth year in a row, Humana has received a perfect score of 100 in the Human Rights Campaign Foundation's Corporate Equality Index, building its reputation as a company that values our associates' unique characteristics, backgrounds and beliefs. The Corporate Equality Index is the national benchmarking tool on corporate policies and practices pertinent to lesbian, gay, bisexual, transgender and queer employees.

In evaluating each business, the HRC Foundation looked at policies including non-discrimination workplace protections, domestic partner benefits, transgender-inclusive healthcare benefits, competency programs and public engagement with the LGBTQ community.

For more information, visit www.hrc.org/cei.



We're honored to be on this list, and we're proud of the dedicated, diverse group of associates who made it happen.

Tim Huval,

Humana Senior Vice President
and Chief Human Resources Officer

Hispanic Association on Corporate Responsibility

Hispanic inclusion

In 2016, Humana continued as a Corporate Member of the Hispanic Association on Corporate Responsibility (HACR). Humana and other companies partner with HACR to advocate for Hispanic inclusion and understand its importance within corporate America.

By participating in the HACR Corporate Equality Index, Humana was able to pinpoint specific areas for development in 2017 and beyond.

Read the entire results on www.hacr.org.

Lean In

Women in the Workplace

Women in the Workplace is a comprehensive study of the state of women in corporate America. The study is part of a long-term partnership between LeanIn.Org and McKinsey & Company to encourage female leadership and foster gender equality in the workplace.

For overall results of the study, visit www.womenintheworkplace.com.

Military Friendly

Top ten Gold recognition

Humana's commitment to veterans and their families did not go unnoticed in 2016. We're proud to have leaped from a No. 62 rank to No. 7 in the 2017 Military Friendly® Employers list by Military Friendly, earning us the top ten Gold recognition. Here are other acknowledgments the company has recently received:

- **2017** Military Friendly® Spouse Employer, by Military Friendly
- **2016** Best For Vets Employer, Military Times
- **2016** Best of the Best Recognition, U.S. Veterans Magazine
- **2016** Extraordinary Employer Support Award, Department of Defense
- Nominated for Secretary of Defense Employer Support Freedom Award for the second time, Secretary of Defense



Top Executive in Corporate Diversity: A.J. Hubbard

New York-based magazine Black Enterprise selected A.J. Hubbard, Humana's director of Inclusion & Diversity, to be on its list of Top Executives in Corporate Diversity in 2016.

The leading professionals on this exclusive roster continue to champion inclusion throughout their respective companies, and that couldn't be more true for Hubbard.

Featured in the May 2016 issue, A.J. was praised as a powerful example of leaders who inspire others in their pursuit of professional excellence.



Top Executive in Corporate Diversity
A.J. Hubbard

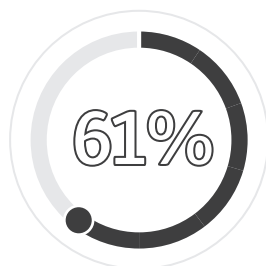
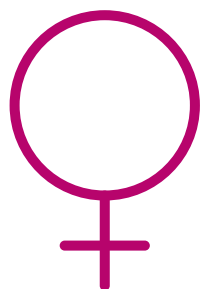
Ben Richmond Corporate Citizen Award by Louisville Urban League

Humana was awarded the inaugural Ben Richmond Corporate Citizen Award by the Louisville Urban League in 2016. Named in honor of former Urban League President and CEO Ben Richmond, the award recognizes corporations in the community for their volunteerism and philanthropic support to programs and services of the Louisville Urban League.

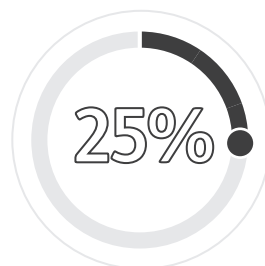
Humana, the Humana Foundation and Humana associates donated more than \$300,000 over the past year to the Louisville Urban League. The company's partnership with the Louisville Urban League has existed for more than three decades, starting with Humana founder David Jones.

HUMANA'S ASSOCIATE POPULATION As of Dec. 2016

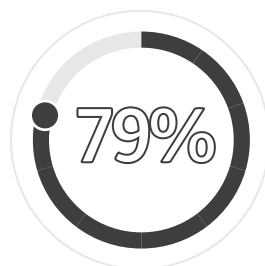
GENDER



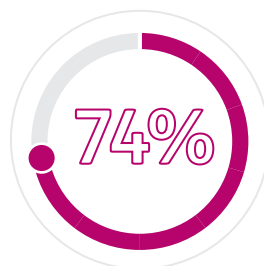
of management/
supervisor roles are
held by women



of senior leadership roles
are held by women

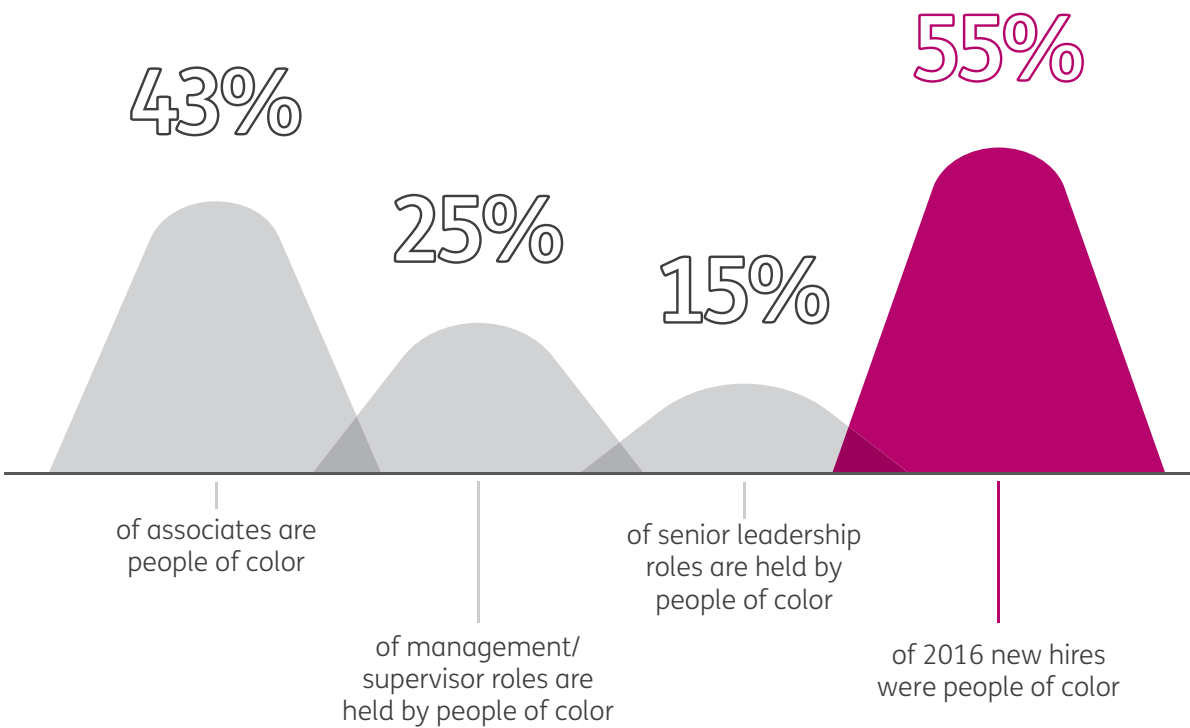


of new hires in
2016 were women

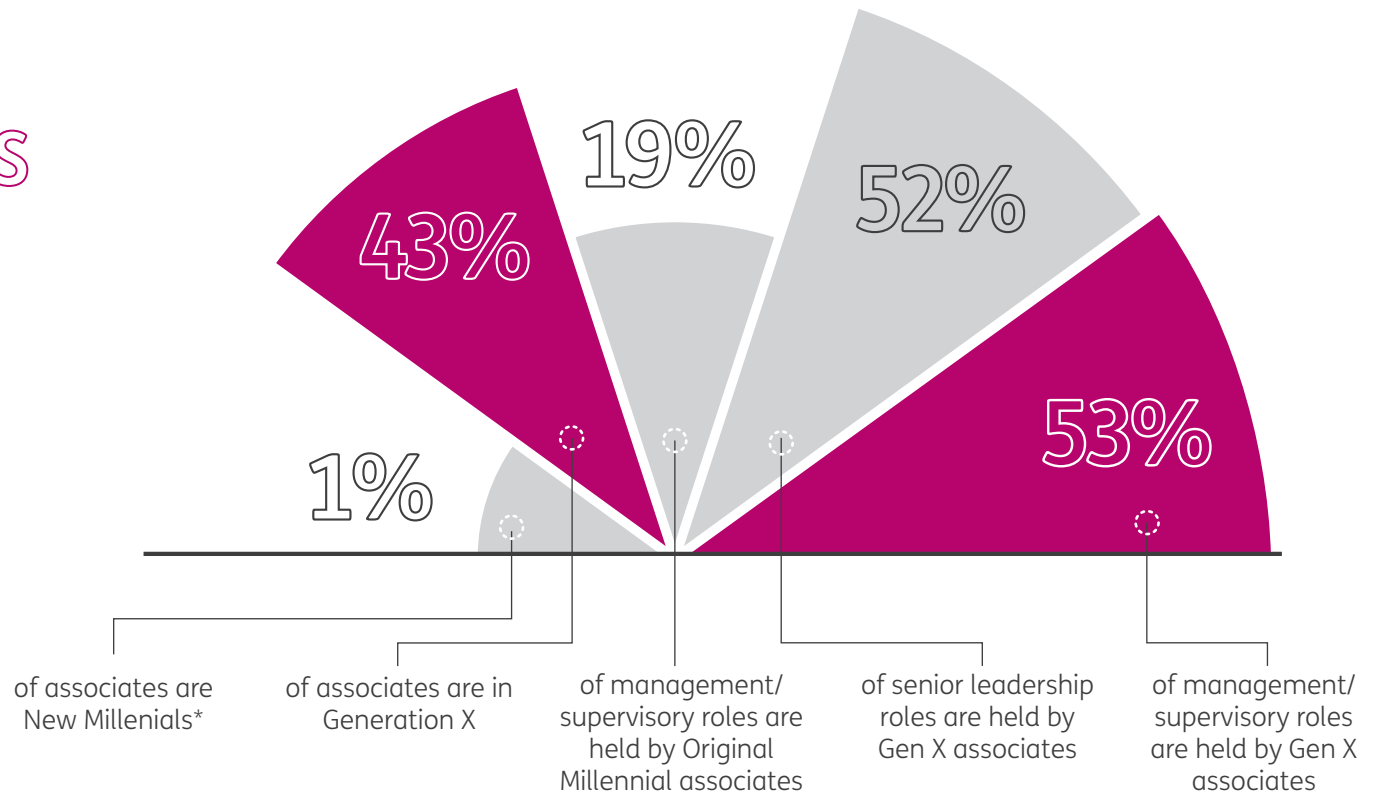


of associates
are women

RACE & ETHNICITY



AGE/ GENERATIONS



*Recent research indicates that enough significant social and cultural differences exist to suggest a divide in the millennial generation.



**SUPPORTING DIVERSITY
IN OUR BUSINESS**

EXECUTIVE INCLUSION & DIVERSITY COUNCIL

Led by Humana's President and CEO Bruce Broussard, the Executive I&D Council brings an important perspective, allowing Humana to look not only internally at its associates, but at the diverse markets it serves, through the lens of inclusion and diversity. In turn, Humana can truly connect with people, no matter their culture or circumstances, and achieve the Bold Goal of improving the health of the communities we serve by making it easy for them to achieve their best health.

In 2016, the council took a hands-on approach in meeting and talking with the leaders of Humana's Network Resource Groups (NRGs). The council learned that NRG membership is associated with significantly higher scores in several aspects of the associate experience, according to the company's annual engagement survey.

NRG members have a total of 12 percent higher results in key aspects of the anonymous engagement survey, showing:

- They are more satisfied with Humana as a place to work
- They are inspired by Humana's Bold Goal to improve the health of our members
- They are more motivated by Humana's leaders and visions for the future
- They see more collaboration between Humana organizations/departments
- They feel they are more involved in important decisions
- They better appreciate Humana's commitment to creating a work environment that contributes to the health and well-being of all associates

The results were clear, so the council set a goal to increase NRG awareness and membership. The CEO-led team dedicated a budget for an NRG Awareness Campaign. Since then, NRG membership—among the company's total associate population—increased from 16–24 percent.

Enhancing language preferences in Physician Finder



Council member Jim Augustus drove an effort to help those with language barriers find physicians. After some research, the team realized the source of the language information in Humana's consumer-facing Physician

Finder tool wasn't as complete as it could be. As Vice President of Provider Process and Network Operations and an Executive I&D Council member, Jim took the lead on finding how this could be enhanced.

"I began working with the I&D Council on ways we could improve the data," he said. "We quickly changed our processes to begin asking for [language] information when we contacted physicians and their office."

While Jim was traveling to a large provider partner, he was walking back to the physicians' offices and heard a receptionist speaking to a member in Spanish. Soon thereafter, Jim led the effort to expand Humana's process and tools to not only track the physicians' language but also locate and present languages spoken in the office.

Senior management and IT leaders were instrumental in partnering with the council to find the funding and knock down roadblocks to bring the data to Humana.

"I was pleased and a little amazed at how well the I&D members came together so definitively to help get this completed," Jim said.

In 2016, Humana loaded more than 38,000 health provider/language combinations into its online Physician Finder tool. Now members can easily find office staff and physicians who speak their language. Humana updates the information weekly.

2016 council members

Bruce Broussard, Chair
Alan Wheatley, Co-chair
Kathy Minx, Co-chair

A.J. Hubbard
Ajay Kodali
Brian Keinsley
Cindy Zipperle
Emily Allen
Jim Augustus
John Brown
Kate Blackmon
Kristine Mullen

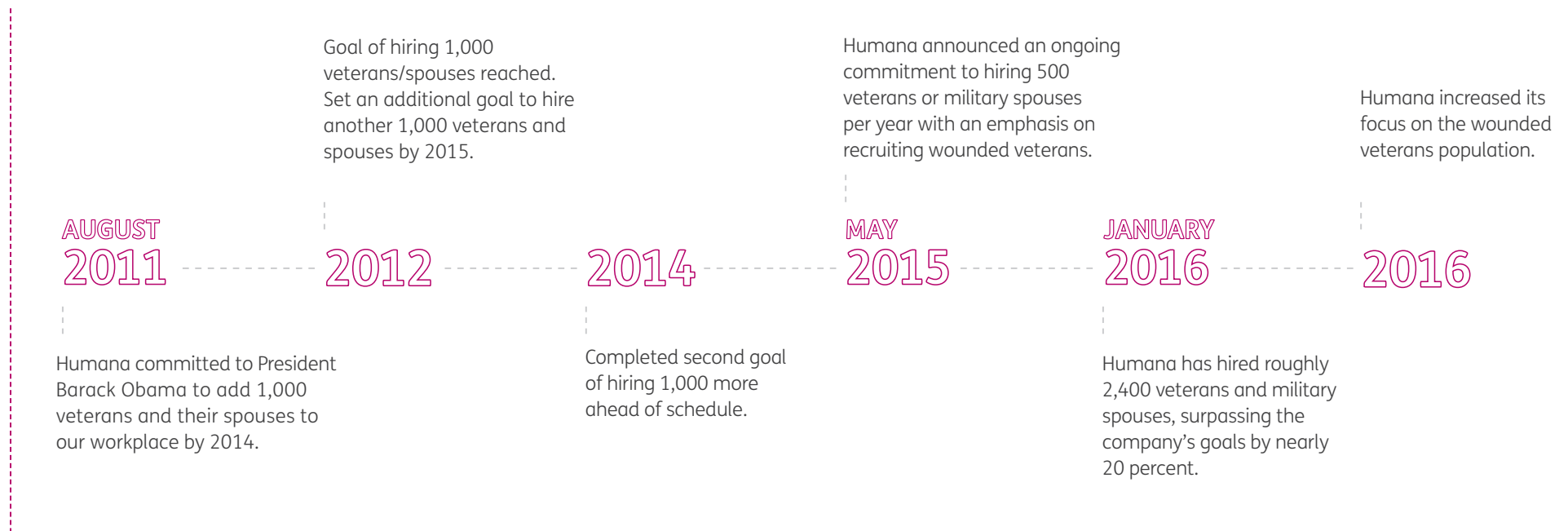
Maria Hughes
Marsden Connolly
Mike Bellissimo
Pattie Dale Tye
Roger Cude
Tami Quiram
Tim Huval
Vipin Gopal
William Fleming

Associate catalysts

Adam Day
Devin Turner
MyEsha Calhoun

VETERANS HIRING INITIATIVE

Humana is committed to putting veterans back to work. The company's commitment to veterans transcends years, dating back to August 2011.



Humana has partnered with organizations that provide services to wounded veterans, such as the Veteran's Administration and the Wounded Warrior Project, to make our company as inclusive as possible. The changes are paying off. Humana increased its disabled veteran hiring 76 percent in 2016.

Since 2011, Humana's veterans hiring efforts have earned numerous accolades from military organizations and publications, including:

- The Secretary of Defense's Freedom Award and Extraordinary Employer Support Award
- Military Times' Top 10 Best for Vets Employer
- Recruit Military – Most Valuable Employer for Military
- GI Jobs – Military Friendly Gold Top Ten Employer and Military Friendly Spouse Employer
- Best of the Best Recognition – U.S. Veterans Magazine

POLICY AND COMPLIANCE

Humana's non-discrimination and Equal Employment Opportunity (EEO) policy states that we provide equal employment opportunity to all individuals without regard to race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, marital status, genetic information, disability, or protected veteran status.

The company consistently evaluates its policies to ensure it is providing the best support and protection of its associates, so everyone can focus on the task at hand: helping our members achieve their best health.

Gender transition guidelines

In 2016, Humana completed a comprehensive planning process for several associate gender transitions. Humana's Workplace Gender Transition Guidelines, available to all associates, outline a collaborative process that includes the alignment of resources as well as education and coaching. The goal of the process is to ensure an excellent associate experience and minimize business disruption so everyone can continue their work seamlessly.

Inclusive family leave

In recent years, the company also enhanced its job-protected leave policy to include same-sex spouses and domestic partners. Associates who need to take time away from work to care for a same-sex spouse or domestic partner are eligible for unpaid, job-protected leave. And, the company added a parental leave benefit that includes same-sex spouses and domestic partners.



**THE GOAL OF THE PROCESS IS TO ENSURE AN
EXCELLENT ASSOCIATE EXPERIENCE**

SUPPLIER DIVERSITY

Supplier Diversity at Humana makes obtaining a diverse supplier base a priority, and a true reflection of the overall customers, associates and communities we serve.

In fact, Humana has worked with more than 690 approved suppliers, such as Minority-owned Business Enterprises (MBEs), Woman-owned Business Enterprises (WBEs), Small Business Enterprises (SBEs), Lesbian, Gay, Bisexual, Transgender (LGBT) and Disability-owned Business Enterprises (DOBE), founded on the principles of fair and equitable business practices and social responsibility.

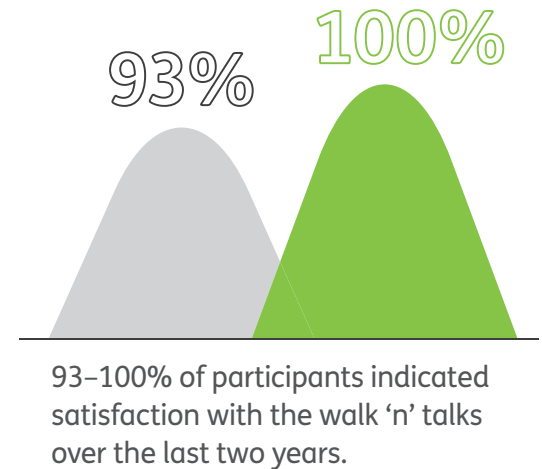
The company's diverse suppliers include the following minorities: African-American, Asian-Indian American, Asian-Pacific American, Hispanic American, Native American and individuals found to be disadvantaged by Small Business Administration (SBA) guidelines, both socially and economically.

Humana has continued to stay engaged with key national councils advocating supply chain diversity and inclusion through conference participation and council committee involvement. These engagements positioned Humana to be able to support contract compliance, identify new and valuable talent, create supplier partnerships and promote company branding.

In addition, involvement with these organizations affords the company the opportunity to extend initiatives of health and well-being to its supply chain and position it as a leader in corporate social responsibility.

Humana has retained corporate memberships and participates in annual business conferences with the following organizations:

- 1 Women's Business Enterprise National Council (WBENC)** – Third-party certifier of businesses owned, controlled and operated by women in the United States.
- 2 United States Business Leadership Network (USBLN)** – Third-party certifier of businesses owned, controlled and operated by persons with disabilities in the United States.
- 3 National Minority Supplier Development Council (NMSDC)** – Third-party certifier of businesses owned, controlled and operated by minorities in the United States.
- 4 National Gay & Lesbian Chamber of Commerce (NGLCC)** – Third-party certifier of businesses owned, controlled and operated by lesbian, gay, bi-sexual and transgender persons in the United States.



Walk 'n' talk engagement events

In 2016, Humana's Supplier Diversity team participated in many outreach initiatives including "walk 'n' talks" with the National Gay & Lesbian Chamber of Commerce. In addition to supporting Humana's well-being goals, the annual walk 'n' talks are opportunities to meet with suppliers during a light stroll and discuss possible opportunities to do business together.

Embracing the spirit of inclusion while maintaining high-performance expectations, Humana's Supplier Diversity program strives to nurture and develop the growth of Humana's diverse supplier base while optimizing service, quality and cost. Through periodic events hosted by Humana, or annual engagements, we continue to strengthen current relationships and identify new ways to work with diverse suppliers interested in partnering with us for the provision of products, services and collaborative opportunities.

Businesses interested in getting involved with Humana's diverse suppliers should visit **[Humana.com/Suppliers](https://www.humana.com/Suppliers)**, click "Supplier Portal" and fill out the registration form.



**HUMANA HAS WORKED WITH MORE
THAN 690 APPROVED SUPPLIERS**

PROFESSIONAL DEVELOPMENT

The Office of Inclusion & Diversity works with its internal business partners to attract, develop and retain the best and brightest talent in the marketplace to enable us to design and deliver unparalleled customer experiences and health outcomes.

Here are some of the ways Humana is strengthening its talent with Inclusion & Diversity.

Mentorship

The company is dedicated to growing its associates and preparing them for excellence. In 2016, Humana accelerated its mentoring to formalize its approach and track its success.

Humana strives for a balance of diversity at all levels of the company's leadership, and research shows the best way to do that is to give associates the development opportunities they need to succeed. Humana launched a series of resources for two types of mentoring: Individual Mentoring and Mentoring Circles.

Individual Mentoring is a one-on-one experience that provides personalized development for associates, builds relationships with leadership and cultivates confidence in the next generation of Humana leaders. Through the tools Humana offers, associates who want mentoring can analyze the specific competencies and skills they want to improve to identify what attributes a personal mentor may need to help them achieve their goals.

"The key is to plan in advance," said Jennifer Medley, Inclusion & Diversity Learning Consultant. "Having clear expectations around what skills the mentee would like to work on, meeting frequency and future goals sets the relationship up for success."

Mentoring Circles are similar but occur in groups. The structure and resources for Humana's Mentoring Circles were designed with the guidance of Diane Bailey-Boulet, Inclusion & Diversity program manager, leadership development. These circles, sponsored by business segment leaders, provide segment-specific business acumen and professional development around the unique needs of their organizations. The program also gives leaders the opportunity to gain a more holistic view of talent in their organizations. It's designed to create networking opportunities between high-potential associates and senior leaders while strengthening their peer connections.

Following a simple five-step guide, leadership teams can follow a proven path toward a successful mentoring experience for 10–12 associate mentees per circle over an eight-month period. The mentees grow their insights and capabilities while fostering innovative thinking and creativity.

Humana measures participants' retention over time, movement within Humana through promotions and expansions, and overall engagement. Senior leaders consider participants for sponsorship, as well.

“I am very grateful for this experience. It has enhanced my business acumen, increased my confidence in marketing myself, and has helped me understand what is valuable for the big picture and my success in Humana moving forward. Thank you!

Mentoring Circle participant

2016 segment-supported Mentoring Circles by the numbers

- Mentoring Circles active in 2016: 12
- Mentors for segment-supported circles: 14
- Mentees in circles or in progress: 142
- Executive sponsors: 11
- Mentees in WNRG Mentoring Circles: 306
- WNRG executive sponsors: 2; Beth Bierbower and Marsden Connolly
- WNRG volunteer mentors: 31

A photograph of two women in a modern office setting. An older woman with curly brown hair, wearing a blue and white patterned top, is leaning over a desk, pointing at a computer monitor. A younger woman with long dark hair, wearing a black top, is sitting at the desk, looking at the monitor. The background features a brick wall and a large window with a view of a city skyline. A green semi-transparent banner is overlaid at the bottom of the image.

[WE ARE BUILDING THE CAPABILITIES OF
DIVERSE TALENT WITHIN HUMANA]

DEVELOPMENT ACCELERATION PROGRAM

Humana's Development Acceleration Program (DAP), led by Executive Leadership Consultant Stacy Brooks, is designed to further build the capabilities of diverse talent within Humana.

In four teams of about four associates each, DAP participants leverage the thought leadership in cross-functional teams to solve real business challenges. Executive sponsors serve as coaches and subject matter experts for the teams. Three DAP sessions were completed last year.

Segment Vice President Roger Cude was the executive sponsor for the first DAP group of 2016. On behalf of Talent Acquisition in Human Resources, he asked the group to look at Humana's internal hiring processes and provide suggestions for improvement, particularly in regards to applying the idea of "the consumerization" to Talent Acquisition activities. Several items have been implemented as a result.

Highlights of executed team ideas are as follows:

- Creation of an Internal Mobility Team designed to take proactive steps to fill open roles for which eligible, talented associates may not be aware.
- Increased synergy between internal hiring procedures and career cultivation resources and tools to help associates prepare for key moments in the hiring process. This includes practice with some of the virtual hiring tools such as Montage or real-time help via the Career Cultivation Buzz link.

- Enhanced external hiring referral process via the recently enhanced "Careers" link **[Humana.com/careers](https://www.humana.com/careers)**.

This DAP class also offered exciting, innovative suggestions including role readiness assessments, active communication updates to alert applicants when the hiring process has reached a decision point, and an application status tracker, which would allow applicants to track their application in real time, through the hiring process.

The DAP executive sponsors from 2016 were Jeff Reid of the Digital Center of Excellence (DCoE) and Brent Densford of Business Sales Enablement. The teams were thrilled to receive fresh suggestions, and they are continuing to pursue those ideas with follow-up meetings with each team.

Program goals

- To cultivate diverse professionals through an introduction to senior leaders and intense exposure to thought leadership
- To provide Humana with a pipeline of diverse professionals ready to assume a higher level of leadership within the company

Congratulations to this year's DAP participants

Coressa Britt

Ashlee Cleve

Thomas Gray

Maria Hawkins

Marvice Hodge

Shawn Hughes

Laura Jacobs

Teresa Jones

Denise Ketchum

Sandra
McLean-Maragh

Lilian Ndehi

Casaundra Stanley

Wilson Valenzuela

Trakia Walker

Paul Wang

Billy Azevedo

Kyle Broyles

Edward Casas

Karen G. Coenen

Tikisha
Crump-Moore

Sabrina Deitch

Jessica Dunning

Dave Gardner

Jackie Holland

Crissy McKamie

Rosa Palma

Karen Wooldridge

Catherine McGlown

Jermaine Reeves

Joey Hardin

Chris Cantu

Carey Cockrum

Ellen Diebold

Ebony Dickey

Rajiv Gumpina

Bill Hauer

Shannon Heroux

Debra Hicks

Lori Karl

Whitney Kirzinger

Amanda Lamine

Jace Larkin

Kristal Magers

Ruth Setzer

Chris Wray

Development Acceleration Program Final Presentations

Enterprise Learning
& Development

2016



THRIVE HERE

Thrive Here is a leadership development program centered on gender balance. Through a two-day workshop, participants explore the concept of gender balance, why it's good for business and how to cultivate a gender-balanced culture at work.

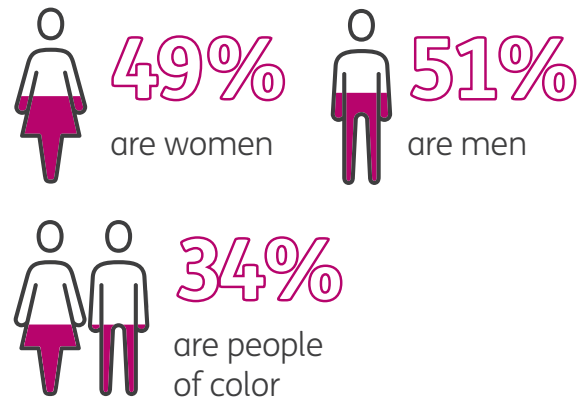
"It's time to broaden the conversation to include both genders," said Jessica Campbell, Thrive Here program manager. "We found that people are refreshed having men and women in the room now that we have progressed from a women-only audience, and anchoring the conversation in the business makes it more tangible for participants. Plus, these are the most influential leaders in the company, so they have the ability to go back and change the culture at the end of the session."

Thrive Here creates the space for key leaders across the enterprise to have strategic conversations about why gender balance is good for business and to hone the gender bilingual skillset. By aligning their definition of leadership to Humana's future needs, participants were able to expand their idea of who might fit that definition.

In 2016, the program's participants were able to:

- Identify personal values in order to advance and optimally perform
- Co-create a vision for the future of leadership at Humana
- Cultivate gender balance as a competitive advantage (the why of gender balance)
- Practice gender bilingualism (the how of gender balance)

Thrive Here participant demographics



Sponsorship pilot

Humana is focused on creating a strong pipeline of diverse talent to move up the organization. A key tool the company is cultivating is sponsorship. Sponsorship is a professional development technique that encourages senior leaders to personally advocate for high-achieving professionals in order to open the door to more professional opportunities.

Humana's Thrive Here sponsorship program matched 10 senior leaders to a group of 20 Thrive Here graduates—highest-potential director-level leaders—for the purpose of building a sponsorship culture at Humana. Expert instruction guides an experience that will enhance skills, visibility and readiness of a selected group of high-potential talents, who represent the mix of genders and racial balance Humana expects to see in its future leadership population.

Objectives

Sponsored associates:

- Challenged own thinking, gained new insights
- Learned from a seasoned leader
- Accessed new professional networks
- Gained additional advocates and new challenges

Sponsors:

- Challenged own thinking, gained new insights
- Demonstrated strong leadership and people-development skills
- Got access to and visibility on the next generation of talent
- Gained exposure to other parts of business, new technologies, etc.

The gender discussion was very interesting and definitely provided new insights that fostered new perspectives on that topic that I didn't have before.

Thrive Here participant

INFORMATION TECHNOLOGY

Humana's Women In Technology program, sponsored by the Information Technology department, is partnering with Humana's associate-led Women's Network Resource Group to celebrate and expand contributions, innovation and knowledge sharing of women in technology in our workplace, marketplace and community.

Since its launch in December 2015, interest has expanded to more than 300 members. IT Inclusion & Diversity Leader Latisha Schmitt leads the effort along with Executive Sponsors Anne-Britton Arnett and Lisa Cochran.

"As a technology professional, I'm passionate about creating opportunities for my colleagues to serve as role models in their communities," Latisha said. "So often, young girls are guided away from science and math, so this chapter is meant to be engaging for existing professionals while they inspire a new generation to help fill a gap."

Since women hold only 25 percent of technology jobs in the U.S., but hold 57 percent of professional occupations, technology is a field where more women are needed.

During National Computer Science Education Week, associates donated their time to show students how cool technology careers can be. The next generation experienced technology in new ways and was inspired to consider technology careers as they continue their education.

Associates in Louisville, Kentucky, volunteered at Humana's booth at the Kentucky Science Center's Coding Event. Children interacted with technology in new ways, exploring virtual reality glasses and coding on iPads. Meanwhile, associates across the country visited schools to share career stories or an "Hour of Code." The team aimed to inspire students, especially young women, to consider technology careers.

Opportunities offered in 2016

- Speed networking events
- Skills-based volunteering
- Speaker series
- Mentorship
- Women in cyber security

IT inclusion highlights from the year

In addition to Celebrate You sessions and a Tech Network breakfast, IT offered its associates engaging opportunities that allowed them to expand their social consciousness and grow professionally.

Candid conversation

This session encouraged participants to reflect on life experiences and memories that helped them gain understanding of who they are, the world they live in and how they can continue learning from past experiences. This open, honest dialogue between leaders and associates increased active listening skills and encouraged better collaboration.

Cultural competency

Participants were enabled to understand their own cultural backgrounds and how they affect their perceptions and interpretations of other cultures. From there, the session helped them identify the elements of cultural competency in the workplace. They developed skills needed to be respectful toward culturally diverse individuals and groups, and they identified communication styles to be supportive of these groups.



It was fun and inspiring to see a range of children exploring coding and virtual reality technology. I got at least as much out of the experience as they did.

Diane Bailey-Boulet,
Inclusion & Diversity program manager

CULTIVATING AN INCLUSIVE CULTURE



CULTIVATING AN INCLUSIVE CULTURE

An inclusive culture starts within Humana’s walls. At Humana, being inclusive of others creates a meaningful work environment where our associates feel welcome and safe to be their true selves, no matter their background or culture. When people are free to bring their whole selves to work, they can focus on bringing their A-game every day—and that’s what our members deserve. Humana has made it a business imperative to create an inclusive culture where everyone feels like they belong.

Humana Values

When creating the Humana Values in 2012, the goal was to identify core principles that every associate could support. They align with Humana’s strategy and aspirations as a company. As the values emerged, the center remained focused on Humana’s dream of lifelong well-being and its goals of creating a simpler and better healthcare experience with lower costs and better health outcomes. The result of this work is a set of five values that Humana associates put into their work every day.

INSPIRE HEALTH

We inspire health by making conscious choices every day and motivating others with our positive example. We care about each other and actively contribute to an environment of well-being.

RETHINK ROUTINE

Innovation emerges from a culture that cultivates curiosity. We spark creativity by challenging ourselves to think differently.

THRIVE TOGETHER

We focus on shared success by breaking down silos, inviting collaboration and mentoring others. We believe in and act with positive intention to create an environment of trust and integrity.

CULTIVATE UNIQUENESS

We find ways to connect with each other and our consumers. Respecting one another, listening with an open mind and seeking different perspectives result in richer solutions.

PIONEER SIMPLICITY

We make life easier and believe that less can be more. When we empower associates with responsibility, we can create an agile organization and an exceptional experience.

NETWORK RESOURCE GROUPS

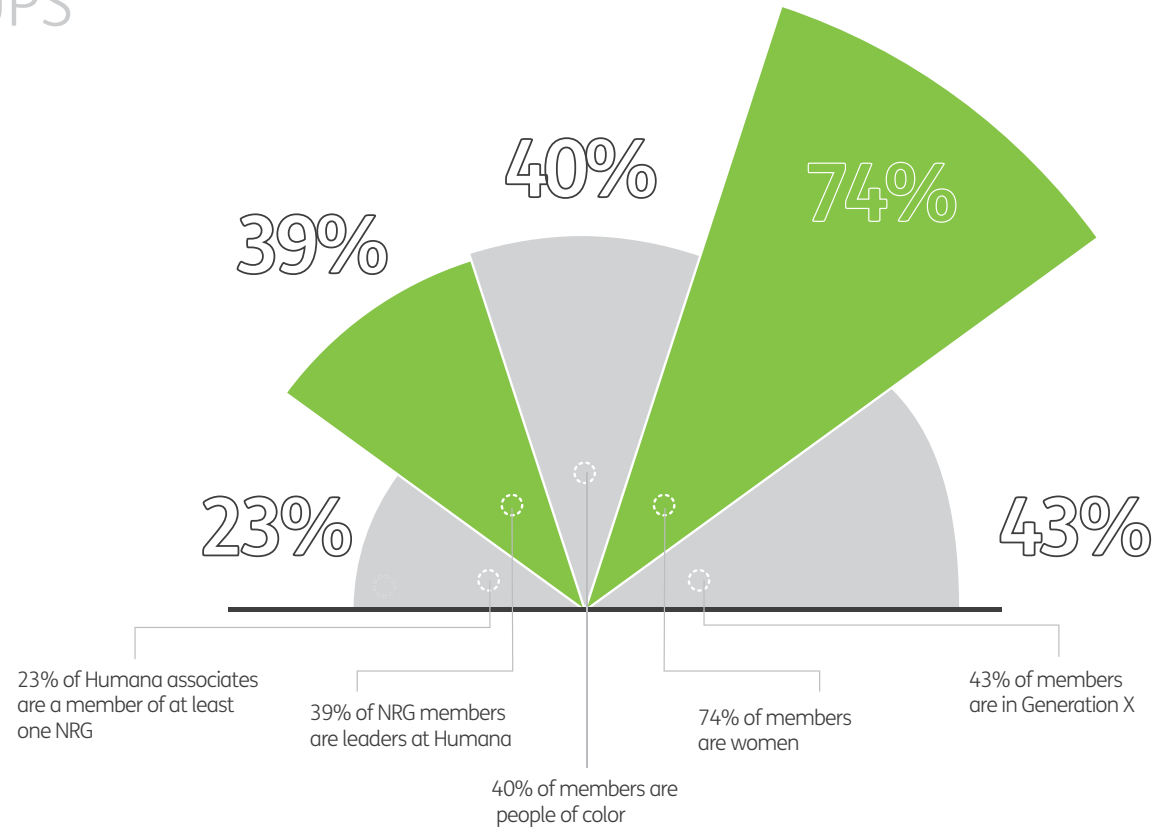
Humana's Network Resource Groups (NRGs) provide personal, experience-based forums for exchanging ideas, building community and driving measurable business outcomes to help us see through a diverse lens while making business decisions.

Research and analysis show that associates who make up the NRG population have higher engagement scores, retention and well-being (based on Humana's four Well-being Pillars: security, purpose, health and belonging) than the non-NRG population. With that, in 2016, Tracy Goodwin, Inclusion & Diversity's NRG program manager, led an NRG Awareness Campaign to increase overall membership, and it worked. Starting in 2016 with only 16 percent of the associates engaged in an NRG, that number reached 23 percent by the end of the year.

Each NRG has its unique goals. They are associate-led and associate-driven.

Humana's Network Resource Groups:

- **Caregivers** – 1,919 members
- **HAPI – Asian/Pacific Islander** – 829 members
- **IMPACT – African-American** – 2,011 members
- **Pride – LGBTQ and Allies** – 1,909 members
- **SALUTE – Veterans** – 2,007 members
- **Unidos – Hispanic and Latino** – 1,312 members
- **WNRG – Women** – 7,738 members



IMPACT

Humana's African-American NRG

2016 proved to be a transformative year for IMPACT, Humana's African-American Network Resource Group. With racially motivated crimes on the rise and media attention on the racial divide in America, the IMPACT leaders felt it was important to reach out to the community even more.

In collaboration with Humana's Bold Goal team and community leaders, IMPACT facilitated Poverty Simulations for all associates. The Poverty Simulation, presented by Dr. Kathleen Cooter of Bellarmine University, is an experience designed to help participants begin to understand what it might be like to live in a typical low-income family trying to survive from week to week. The objective of the experience is to sensitize participants to the realities faced by low-income people and motivate them to become involved in the activities that help reduce poverty within our communities.

- **93 percent** of participants felt the simulation profoundly impacted them personally
- **97 percent** would strongly recommend the Poverty Simulation experience to a colleague or friend
- **94 percent** felt more empathetic toward people who live in poverty after participating

In November, IMPACT hosted a "Be the Light Town Hall: Faith in Action," where the featured speaker, Pastor Vincent E. James Sr. of Elim Baptist Church in Louisville, Kentucky, spoke about his experience

as both a civic and spiritual community leader. He talked about how people can balance working in a corporate environment with feeling empowered to put their faith into action by engaging in community-based social justice activities.

The town hall sparked a movement. The "Be the Light Movement" included support calls, member messages and events that have furthered dialogue around issues that IMPACT member and associate well-being.

About IMPACT

Launched: March 2010

Mission: To leverage our African-American associates' experience and culture to drive innovation and business outcomes, build associates' capabilities and create value in the community.

IMPACT stands for:

Investing in the well-being of our communities

Maintaining excellence

Preparing Humana's future leaders

Achieving success

Creating opportunities

Transforming the marketplace

LEADERSHIP

Executive sponsors

John Brown

Segment Vice President of Retail Service Operations

Steve McCulley

Senior Vice President of Medicare Operations

Co-chairs

Charles Dixon

Rhonda Jackson



HAPI

Humana's Asian/Pacific Islander NRG

Launched in May 2015, HAPI is the newest of Humana's Network Resource Groups. In 2016, HAPI's leadership focused on membership growth and learning the ropes from other NRGs, and their efforts paid off.

HAPI increased its membership by 47 percent in 2016, surpassing its goal by 10 percent. Of HAPI's new members, half are of Asian/Pacific Islander (API) background. The leadership credits the achievement to hosting an active Executive Speaker Series on innovation and technology, a Meet Your Leader series, and an Asian-American sociocultural discussion.

Between 2000 and 2013, the API population grew at a faster rate than any other racial group in the U.S., with a growth rate of 58 percent. To introduce the associate population to API culture, Humana's newest NRG also launched an Asian Cultural Competency online training course.

About HAPI

Launched: May 2015

Mission: Creating understanding and appreciation of Asian/Pacific Islanders; cultivating new knowledge and skills; celebrating differences within the organization; and contributing to Humana's mission and values.

HAPI stands for:

Humana's
Aasian and
Pacific
Islander NRG

LEADERSHIP

Executive sponsors

Brian LeClaire

Senior Vice President and Chief Information Officer

Vipin Gopal

Enterprise Vice President in Clinical Analytics

Co-chairs

Karen Lee

Kishore Maranganti



Unidos Team

UNIDOS

Hispanic NRG

In 2016, Unidos—meaning “united”—led an NRG-wide effort to reduce the stigma surrounding mental health. In July, during Minority Mental Health Month, the group made associates aware of resources available to them. They partnered with groups across the enterprise, like Humana Behavioral Health and experts from the Employee Assistance Program (EAP), and brought in experts to discuss depression and suicide prevention, minority engagement in mental health, substance abuse and more. Unidos provided more than 1,000 hours of education through speaker events, virtual town halls and support groups.

In addition, Unidos responded to an overwhelming request from its members to offer Spanish language classes. To that end, Unidos developed peer-led learning circles. This effort focused on teaching Spanish language basics. The effort will expand to include circles for Spanish language medical terminology as well as English language circles to improve the confidence of non-native speakers.

About Unidos

Launched: July 2010

Mission: To support a positive and inclusive environment that leverages our Hispanic associates' experience and culture to drive innovation and business outcomes, build associate engagement and create value in our internal and external community.

LEADERSHIP

Executive sponsors

Beth Bierbower

Group Segment President

Daniel Quintana

Care Del Vice President

Co-chairs

Edith Gerding-Lewis

Patrick Edlin

PRIDE

Humana's LGBTQ Associates and Allies NRG

In 2016, Pride, Humana's lesbian, gay, bisexual, transgender (LGBT) Network Resource Group, officially edited its name to include "Q" in LGBTQ, to be more inclusive of those who identify as "queer." They join social activists and supporters who are taking back the word, which serves as an umbrella term that encompasses many people as it intersects with sexual orientation and gender identity. It includes anyone who does not associate with heteronormativity and has non-binary or gender-expansive identities.

Every year since 2013, Humana has earned a perfect score of 100 from the Human Rights Campaign in its "Best Places to Work for LGBTQ Equality" ranking in the Corporate Equality Index.

Pride membership grew by an impressive 81 percent in 2016, so leadership believed finding ways to keep its membership engaged and active was more important than ever. The group hosts regular Pride Voices speaker series sessions. These virtual meetings allow associates from across the nation to connect on topics central to the LGBTQ community. Jake Christian, now co-chair of the Pride NRG, was a workplace co-lead in 2016 and helped lay the foundation for Pride Voices.

With assistance from Pride, Humana sponsored Pride Parades in Louisville, Kentucky; Dallas, Texas; Tampa/St. Petersburg Florida; and Cincinnati, Ohio; Humana also had a booth at the Pride Alive event in Green Bay, Wisconsin, and the leadership team created its first-ever virtual Pride Parade, enabling participation in any location through a walking challenge.

Some topics for Pride Voices in 2016

- Fostering children
- My spiritual transformation
- My blended family
- Married after 23 years together
- Raising strong allies
- My struggle with gender inequality
- Coming out later in life
- Being gay in the 80s
- PTSD and child abuse
- The caregiving years: through the lens of an LGBT caregiver

About Pride

Launched: 2011

Mission: Through influence and inspiration, we aim to support personal well-being so that people can live life fully by being who they are.

LEADERSHIP

Executive sponsors

Tim Huval

Senior Vice President
and Chief HR Officer

Chris Todoroff

Senior Vice President
Legal Administration

Co-chairs

Lisa West
Jake Christian



“This open discussion makes me very proud to work for Humana. Inclusion and diversity at its best!”

Sandy Macovei
Manager



WOMEN'S

Women's NRG

Humana's total associate population is 74 percent women, so it's no surprise that the Women's Network Resource Group (WNRG) is the most popular, composing 44 percent of the total NRG member population.

With that many members looking for support, the WNRG focused on giving them what they asked for: professional development. The WNRG launched its mentorship program, which consists of small groups, called circles, that meet virtually with one mentor. Each circle focuses on a specific theme such as Grow Self, Grow Others and Grow the Business and meets over a six-month period.

Gender balance can't exist without the unwavering support of both women and men. The WNRG pushed an ally membership initiative in 2016. The leadership team made a concerted effort to reach out to male allies with resources and reasons to join the WNRG. During the month of November, the WNRG celebrated Movember, a national movement committed to improving men's health, focusing on issues like cancer—prostate, testicular, colorectal and lung—and mental health. These issues are incredibly important to the health and well-being of men. In 2016, the WNRG saw an 85 percent increase in male membership.

About WNRG

Launched: July 2013

Mission: The Women's NRG is committed to providing avenues for women to realize their full potential by offering opportunities for personal and professional development, and therefore promoting women in our organization, the community and the markets we serve.

LEADERSHIP

Executive sponsors

Beth Bierbower

Segment President of Employer Group

Marsden Connolly

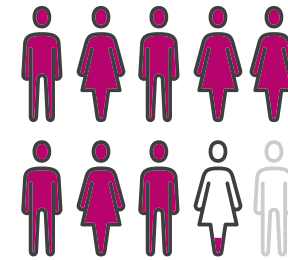
Segment Vice President and President of Healthcare Services

Co-chairs

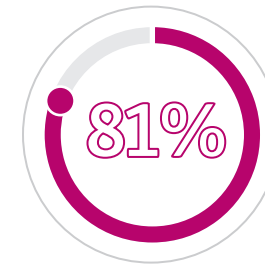
Elysia Solomon

Kathy Eads

Wendy Novak



More than
800
associates were
mentored in 2016



81% indicated
new ideas and
plans generated
for career growth



2% higher rate of
promotions and
expansions of WNRG
members than
non-WNRG members



SALUTE

Veterans NRG

The Veterans Network Resource Group renamed itself in 2016. The name “SALUTE” honors its commitment to all Humana associates.

Based on feedback from its members, the group formerly recognized as the “VNRG” decided to make some changes. “We welcome all veterans, veteran spouses or significant others, or anyone who considers themselves an ally for all veterans,” said Laura Rawlings, SALUTE co-chair. “We couldn’t do it without our allies.”

With veteran suicide and cases of post-traumatic stress disorder (PTSD) on the rise, 2016 was a tough year for SALUTE. Laura decided to share a story about the passing of her former Brigade Commander, who at the time of his suicide was a two-star Major General. With all Humana associates. After participating in the Mental Health Awareness Month events in July, Laura wrote about her friend and her wish to others:

“My hope is this: This Veteran’s Day, look at all of the people in our lives ... civilian, service member or veteran, and let them know that seeking treatment for any mental health issue is no different than seeking treatment for any health issue. You must address health issues as they come up, so they do not become chronic conditions.”

SALUTE’s initiative to raise awareness was underway. They pushed participation in the 22 Pushup Challenge, inspired by the organization 22KILL, even filming executive leadership doing the pushups in the office. SALUTE challenged associates to do pushups between October 20

and November 11, and associates completed an impressive 272,483 pushups. Together, Humana raised awareness of the suicide epidemic that is plaguing America and educated the associates on mental health issues such as PTSD.

About SALUTE

Launched: April 2012

Mission: Salute will support the veterans at Humana and in our communities by providing professional development and community service to those in need.

SALUTE stands for:

- Serving our
- Associates
- Learning from each other
- Understanding veterans and their family’s needs
- Teaching new skills
- Engaging with our veteran community

LEADERSHIP

Executive sponsors

Heidi Margulis

Senior Vice President Corporate Affairs

Dr. Worthe Holt

Vice President, Chief Medical Officer

Co-chairs

Laura Rawlings

Nate Bellinger



“We welcome all veterans, veteran spouses or significant others, or anyone who considers themselves an ally for all veterans. We couldn’t do it without our allies.”

Laura Rawlings
SALUTE co-chair



CAREGIVERS

Caregivers NRG

Leaders of the Caregivers Network Resource Group (CNRG) are passionate about giving Humana associates and members the tools, resources and support they need to balance the demands of caregiving with a healthy lifestyle. That's why CNRG members were thrilled to provide feedback to Humana partner Healthwise®—a Utilization Review Accreditation Commission (URAC) accredited health website and leading provider of health information. Humana's CNRG members helped finesse the tool that contains health content from A-Z, short video clips, a Spanish database and decision tools that help enhance caregiver literacy.

The CNRG leadership team did not lose sight in helping its own members on their caregiving journeys. Having experienced an unprecedented 100 percent membership increase, the group created five new support groups to help associates cope with the pressures of caregiving, bringing its total to seven groups. The recurring meetings that reached more than 1,500 associates in 2016 included:

- Alzheimer's & Other Dementias
- Cancer
- General Caregiver Support
- Grief
- Mental Health Disorders
- Special Needs
- Substance Disorders

The CNRG also facilitated eight "Ask the Expert" sessions dealing with topics ranging from legal resources to grieving, reaching more than 1,000 participants.

National Caregivers Month in November focused on "Crucial Conversations," helping people with the conversations that are extremely difficult to have with loved ones, but are crucial to maintaining a safe and manageable lifestyle.

About Caregivers NRG

Launched: December 2011

Mission: To foster a supportive and inclusive environment that will serve as a voice to guide and shape Humana's understanding and efforts related to Caregiver associates, marketplace initiatives and community outreach.

LEADERSHIP

Executive sponsors

Pattie Dale Tye

Segment Vice President

John Kerekes

Enterprise Vice President

Co-chairs

Monica Moreau

Neil Pierce Jr.



NEW DADS: HUMANA

Best place to work for new dads

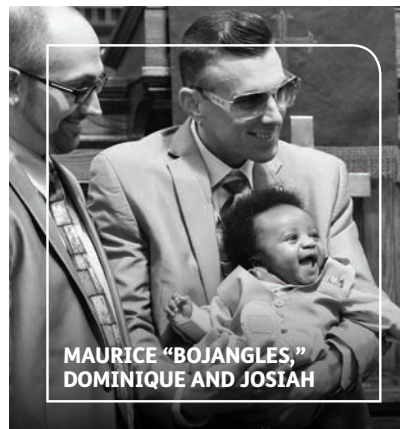
Humana has been named one of the “50 Best Places to Work for New Dads” by Fatherly, an online resource that aims to be “the most robust source of practical parenting advice on the internet.”

The publication cited Humana’s four weeks of paid paternity leave, our Health Savings Account, our PTO policy and “some of the most competitive salaries in the industry made even better with recognition pay for good performance.”

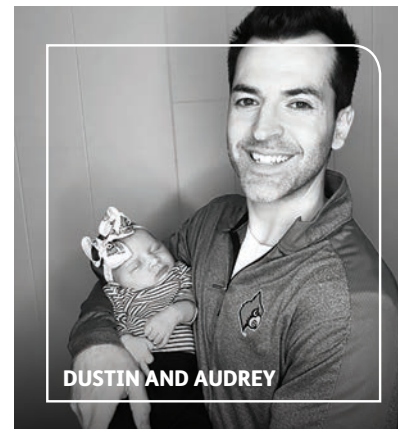
The article also mentioned our tuition-reimbursement and 401(k) policies, which helped make Humana “the top-ranked insurance company on this year’s list.”



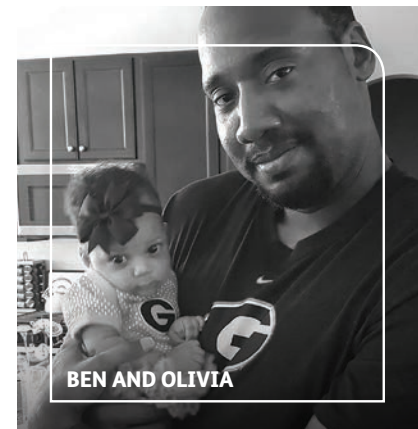
Born Jan. 20, 2017.



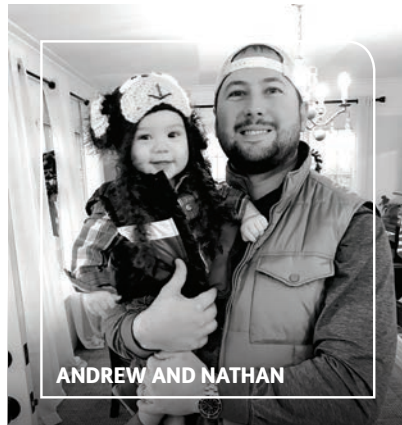
Born Jan. 27, 2016 and
adopted Aug. 30, 2016.



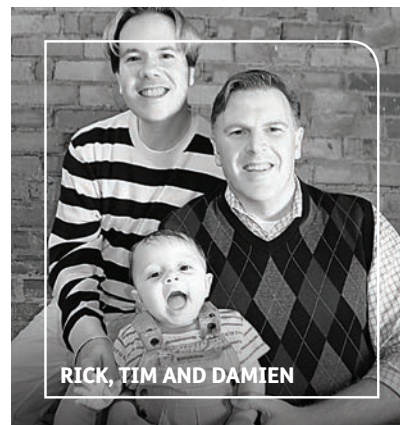
Born Feb. 23, 2017.



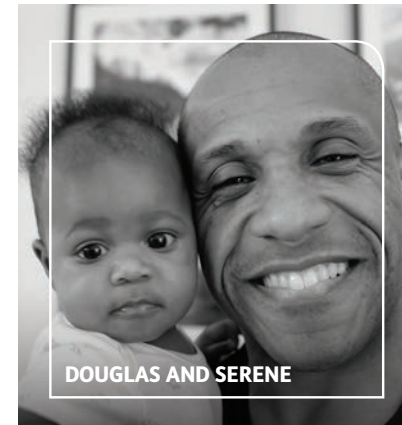
Born Sept. 11, 2016.



Born April 14, 2016.



Adopted Nov. 9, 2016.



Born July 12, 2016.

YOUNG PROFESSIONALS

Humana's Young Professionals group was founded in 2015 by associates Andrea Newton, Brian Kaelin and Lanny Lang with the mission of elevating the value young professionals bring to Humana and our community as a whole. By fostering networking, development and leadership opportunities, the group has grown to more than 1,700 members spanning 34 states plus Puerto Rico.

The Young Professionals (YP) leadership team has made it a priority not only to provide internal development opportunities that create significant business impacts, but also to engage members in the community—developing personally and professionally.

Access, exposure and opportunity are things most professionals are always looking for no matter what stage in our career. By providing speaker events and networking opportunities with senior Humana leaders, as well as external community influencers, young professionals have the ability to learn from proven business leaders. This impact was specifically shown through the Intern Mentor Program, where 45 Humana interns were aided in their development by YP leadership.

Through external partnerships with the American Cancer Society (ACS), Salvation Army and Young Professionals Association of Louisville (YPAL), Young Professional members have had a chance to interact within our communities and have a significant impact. During 2016, YP members volunteered a total of 5,398 hours, raised more than \$6,000 in an inaugural ACS Relay for Life event and adopted out more than 190 Salvation Army Angels for Christmas, being named Salvation Army's 2016 Corporate Partner of the Year for Louisville.

About YP

Launched: 2015

Mission: The YP group is dedicated to elevating the value young professionals bring to Humana and our community by fostering networking, development, and leadership opportunities.

LEADERSHIP

Executive sponsors

Roger Cude

Enterprise Vice President Human Resources

Chris Hunter

Senior Vice President & Chief Strategy Officer

Co-presidents

Bryan Wilson

Jonas Broccard

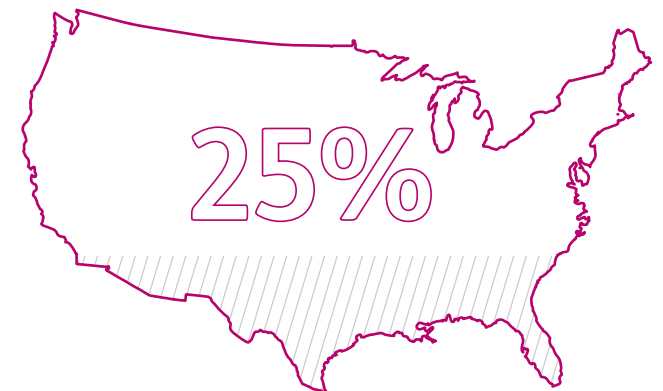
AGING AMERICANS

Humana participated in recent research showing how the film industry portrays aging Americans, and the results reflect society's sad stereotypes of older adults.

Humana partnered with University of Southern California researchers, who analyzed the 100 top-grossing films from 2015 to assess the portrayal of characters 60 and older. Humana also conducted a quantitative analysis to see if that's how seniors actually see themselves.

The research showed prominent senior characters often face demeaning or ageist references. The companion survey showed seniors don't see themselves that way at all.

Humana showcased key findings from both studies in September 2016 at The Atlantic Live! New Old Age Conference in New York City, amid growing evidence that cultural attitudes can have an impact on the health of aging Americans. Read more at Press.Humana.com.



According to the U.S. Census Bureau, 25 percent of the U.S. population is projected to be 60 years and older in 2030.

FOCUSING ON DISABILITY INCLUSION

In 2016, Humana celebrated people with disabilities with the goal of educating others about disability employment opportunities and recognizing the many contributions of associates with disabilities.

National Disability Employment Awareness Month in October was kicked off with an associate-led speaker panel. Josh Wettig, Provider Contract specialist; Lo Giordano Luo, Analytics & Reporting consultant; Kelly Reitz, Audit information specialist; and Joshua Haysley, Senior Products production lead, sat on the panel with the latest technology so all associates could communicate easily.

The team opened their lives to Humana associates to raise awareness and understanding for people with disabilities, and the feedback was phenomenal. Attendees enjoyed learning about the technology these associates use to communicate and access information, as well as what others can do to make it easier for people with disabilities.

“WOW! What a session. Thank you. I’m incredibly proud to work with you all and appreciate the opportunity to remotely connect to the discussion.”

MaryTherese Dinga

“I really enjoyed speaking alongside Lo, Josh and Kelly. Most importantly, this panel served as somewhat of a culmination of all the effort I have put forth to obtain accessibility/awareness at Humana, not just for myself, but for all associates throughout Humana that need it and may be afraid to speak up or not know where to start.”

– Joshua Haysley, panelist

Keeping the momentum going, Barry Smith, Design and User Experience team lead on the HR Digital Design team, led a workshop titled “Accessibility in the Digital World.” He explained how people use alternative avenues or specialty programs to navigate the digital world, and how every Humana associate can create more inclusive work through universal design. After all, as Barry said in an example first cited in “Objectified” by Gary Hustwit, “Designing a potato peeler for those with arthritis will also create a potato peeler that’s more comfortable for everyone.”

In addition, Lisa Barnett of the Digital Center of Excellence team helped secure access to expert training materials for a “Disability Learning Experience.” This course covers everything from the basics of disability employment law to tips around inclusive leadership for people with disabilities.

“Often times, people have disabilities that aren’t visible to the eye. So we hope by celebrating Disability Month, we can raise awareness to better serve our associates’ needs and the needs of our members,” said A.J. Hubbard, director of Inclusion & Diversity.



(Left to right) Joshua Wettig, Lo Giordano Luo, Joshua Haysley and Kelly Reitz spoke on a disability panel to enlighten associates about people with disabilities and how to support them at Humana.



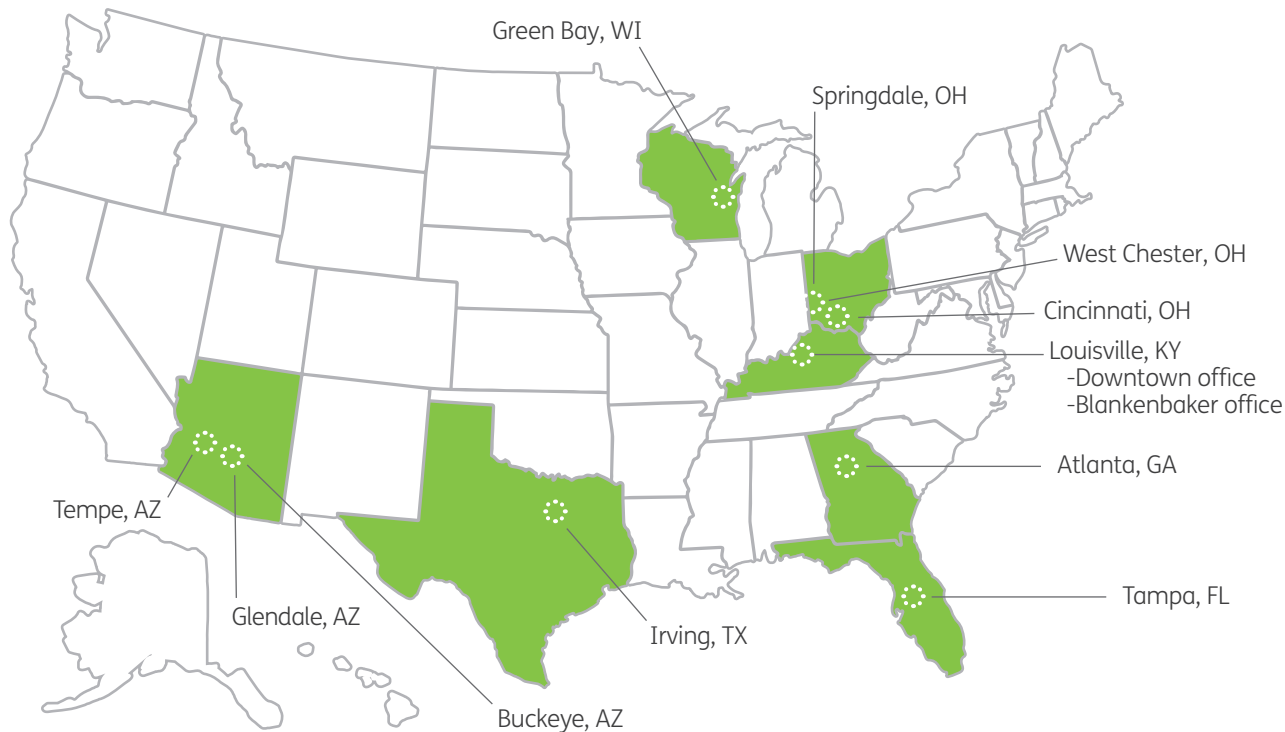
User Experience team lead Barry Smith explains how universal design is better for everyone.

LOCAL I&D COUNCILS

Inclusion & Diversity (I&D) council members help implement Humana's I&D strategy at their locations. These associates use their expertise about the culture at their locations to help build a more inclusive workplace.

Local I&D council members are change agents—leading celebrations of diversity, educating colleagues about the value of inclusion and diversity and planning innovative ways to foster greater inclusion, stronger engagement and a deeper sense of belonging.

Local councils are located in the following cities across the country:



Inclusion & Diversity Days

The local council members are often hands-on with organizing Humana's ever-popular Inclusion & Diversity (I&D) Days. I&D Days are associate-driven days of celebration that create a rich environment for observing our diversity today, while cultivating a more inclusive tomorrow.

Often packed with booths, giveaways and food from around the world, I&D Days allow associates to learn more about different cultures. Network Resource Groups are also represented, giving them the opportunity to give associates information about their missions and how to get involved.

Just as each location has a unique mix of cultures, each I&D Day is different.

Possibilities include:

- Associate art galleries
- Educational workshops
- Guest speakers
- Festival atmosphere
- Global food samples
- Informational booths
- Musical performances
- Wellness games
- Dance performances

Humana uses these days as a way for associates to learn about and grow an appreciation for each others' cultures, building bridges across differences and fostering greater inclusion.

VIRTUAL I&D DAY

About 60 percent of Humana's associates sometimes work from home, and about 20 percent of them do all the time, so it is a priority to provide as much to virtual associates as we do those in our offices.

With that in mind, the Office of Inclusion & Diversity created its first-ever Virtual Inclusion & Diversity Day in 2016. The bustling booths and informative exercises were made available online as much as possible. Participants watched videos of each booth and could download the handouts people who participated in person also received.

The virtual event included:



A cultural heritage fair encompassing countries around the world. Associate volunteers, often from the country they represented, taught others about the food, clothing and culture as a whole.



An NRG showcase with a member of each NRG there to explain what their group is all about, and how to join.



A Thriving Together fair, based on Humana's Thrive Together Value, where Humana business partners from across the company explained what services they offer.



Workshops and experiences where associates explored a Privilege Walk experience and a "Human Diversity: How Different Are We?" virtual workshop.



GROUP SERVICE OPERATIONS

Group Service Operations, known as GSO, continually pushes the envelope to create new and innovative ways to engage associates through culture initiatives. The GSO culture team, led by Felicia Williams, focuses on associate engagement, well-being, development and inclusion and diversity (I&D) within GSO and beyond.

The group's I&D efforts, led by consultants Joy Patton and Nikki Todd, played major roles in all aspects of the culture work done in GSO. Over the past year, the team offered quarterly I&D town halls, I&D workshops, led multiple I&D Day efforts, NRG showcases and other initiatives.

A quarterly town hall in July featured speaker Sadiqa Reynolds, president and CEO of the Louisville Urban League. During the event, she connected inclusion and diversity to real life by discussing shootings in Ferguson, Missouri and Orlando, Florida, as well as the beating of Rodney King and the shooting death of Trayvon Martin.

She also talked about things Humana associates can do:

- 1 Look at whom you're hiring and mentoring. Do they look like you? Do they share the same background? Try to diversify. Diversity of thought is real, and it provides economic value.
- 2 While you're at it, diversify your friends, colleagues and neighbors. If you're not challenging or being challenged by someone else's ideas, you're not growing.

Companies will never live up to their potential if there's a part of a city that's left out, because when Ferguson happens, or Orlando happens, I understand people saying 'well that's not my neighborhood,' but in reality, it affects all of us.

Sadiqa Reynolds

President and CEO of the
Louisville Urban League

She urged the audience to talk more openly about what's happening in America, so we can then do something about it. She said some people are born with the fire inside of them to stand up for those who need a voice the most, and it's a tough life. Those with this passion are "disrupters." But maybe being a disrupter isn't such a bad thing.

"I've had a heart for justice my whole life," she said. "I wish we all did. Let's stop blaming each other. It's not about blame. It's about, 'how do we move on from here?'"

Network Resource Group showcase

GSO saw the value that Humana's Network Resource Groups offer and wanted their associates to see it too. I&D Consultant Nikki Todd helped create and implement a strategy to showcase the NRGs, which included monthly roundtable discussions and resources for leaders on how to promote NRG membership to their associates. In 2016, NRG participation in GSO rose from 15.4 percent to 38 percent.

A push for working agile

Focusing on finding diverse talent and creating a work environment that supports a high-performing culture, GSO decided to empower its associates to take charge of their work environment. Leadership set a goal in 2016 to have 70 percent its workforce agile by the end of the year. The team surpassed their goal, giving current associates a new way to work and allowing leaders to recruit and hire diverse talent across the country.



Sadiqa Reynolds, President and CEO of the
Louisville Urban League

VIRTUAL INCLUSION CONNECTS THE COUNTRY

More than 48,000 associates work at Humana, and while most are in the city of Louisville or offices across the country, about 20 percent work agile all of the time. To build a connected, engaged associate base, it was essential that the company put tools in place for effective digital communication.

Beyond the basics of phone, email and instant messaging, Humana established its enterprise social network called Buzz, which launched in 2010. Jeff Ross, the community manager in Humana's Digital Center of Excellence, has been a champion of the award-winning platform from the start.

Without Buzz, the Office of Inclusion & Diversity would have a much harder time communicating about its initiatives and influencing an inclusive culture. Also, associates would struggle to connect with other like-minded people, a practice that can build a sense of belonging.

"We pride ourselves on being inclusive, but we can't do that without being inclusive despite geographic location, too," said Sarah Klarer, Inclusion & Diversity's communication consultant. "Buzz is an essential tool to connect with associates who may not know what inclusion and diversity is all about."

The primary objective behind Buzz is to achieve business goals through streamlined employee communication and collaboration across Humana's geographically distributed employee population. In doing so, associates are establishing positive relationships, and Humana's culture expands enterprise-wide.

Almost 40 percent of all NRG members work remotely, meaning they are never in a Humana office to connect with others in their group. Buzz has become a go-to tool for the seven NRGs. The tool enables users to connect with others who share their interests, start discussions that can lead to better understanding and receive a kind word when they need encouragement.

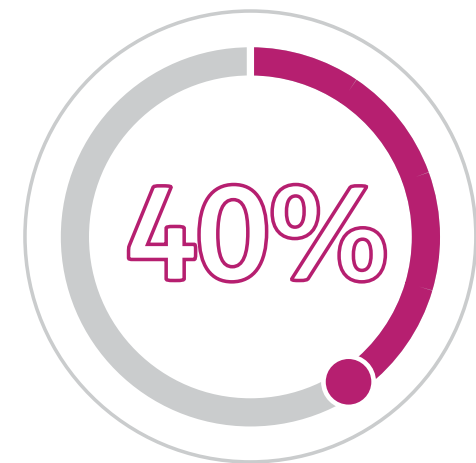
"Of our 7,000 members, about 41 percent of them work from home all the time," said Deann Butler, leader of the Women's Network Resource Group's virtual outreach program. "We already have very successful ambassadors in different cities, but we realized there was a large share of our population that may miss opportunities because they are not in a city with an ambassador or office base."

In response, the Women's NRG (WNRG) launched programs for virtual associates, including:

- Tips and Tricks part 1: Work-At-Home (WAH) speaker event
- A #GoRed campaign on Buzz for Women's Heart Health Month
- "How to Climb the Ladder When You Are Virtual" speaker panel
- Tips and Tricks part 2: How Not to Become a WAH Horror speaker event
- Recurring virtual networking sessions cover topics like communication, career cultivation and aging in the workplace.

Other NRGs are doing the same. Last year, Humana's LGBTQ NRG Pride pushed a "Turn Buzz Purple" campaign using the hashtag #SpiritDay to support LGBTQ youth against bullying during National Bullying Prevention Month. Associates gave their profile pictures a purple filter to show support.

Having the ability to easily ask questions, get feedback and share knowledge on a social platform has become a cornerstone of Humana's culture of communicating. It has created a gateway for all associates to hear about the NRGs and perhaps learn a new perspective they may not have known otherwise.



40% of all Network Resource Group members work from home

CELEBRATING THE LIFE AND LEGACY OF DR. KING

The President of Simmons College of Kentucky, Rev. Dr. Kevin Cosby, is no stranger to hearing rousing applause and feedback from his congregation at St. Stephen Church in Louisville. So it's no surprise he also heard it from associates who felt the power of his words at Humana's corporate office.

"He makes you feel like you need to change the world and that you can actually do it," IMPACT Network Resource Group Co-chair Charles Dixon said.

The Office of Inclusion & Diversity invited the Rev. Dr. Kevin Cosby to be the keynote speaker for Humana's MLK Week of Celebrations in 2017. The event was, as one associate put it, a tremendous educational experience of the history of Dr. Martin Luther King Jr., slavery in the United States and what we, as a nation, need to do to make changes and move forward.

"It was not Dr. King's duration but his donation," Dr. Cosby said. He reminded the audience that the legend represented much more than the King quotes shared by the masses once a year.

Dr. Cosby explained the most complex of issues in digestible and memorable anecdotes, like the long history of African-American suppression in America, which led us to the circumstances we find ourselves in today. His words compelled the thousands of Humana associates to call out in approval.

He broke down the impact slavery still has economically, and how it results in less access to resources and worse health results for African-Americans in every major city in America. He said this created social and psychological impacts, as well.

More events were offered during Humana's MLK Week of Celebrations. In the second annual Dream Walk challenge, thousands of associates were inspired to walk 5.4 miles per day for 10 days in honor of Dr. King's 54-mile march from Selma to Montgomery, Ala. This historic march ultimately helped earn voting rights for African-Americans in the south. Collectively, Humana associates logged 464,296,893 steps, to be exact, in the 2017 Dream Walk.

Dr. King inspired the world in words, but he led us in deeds. To honor him, Humana did the same. The company hosted dozens of volunteer opportunities for groups of associates across the country, both in-office and in communities. And, for the second year in a row, Humana offered a movie-watching event and discussion featuring the 2014 American historical drama "Selma," directed by Ava DuVernay.



464,296,893

steps taken in the **Dream Walk challenge**



About **2,000** associates watched Dr. Cosby's speech live across the country



3,178
HOURS

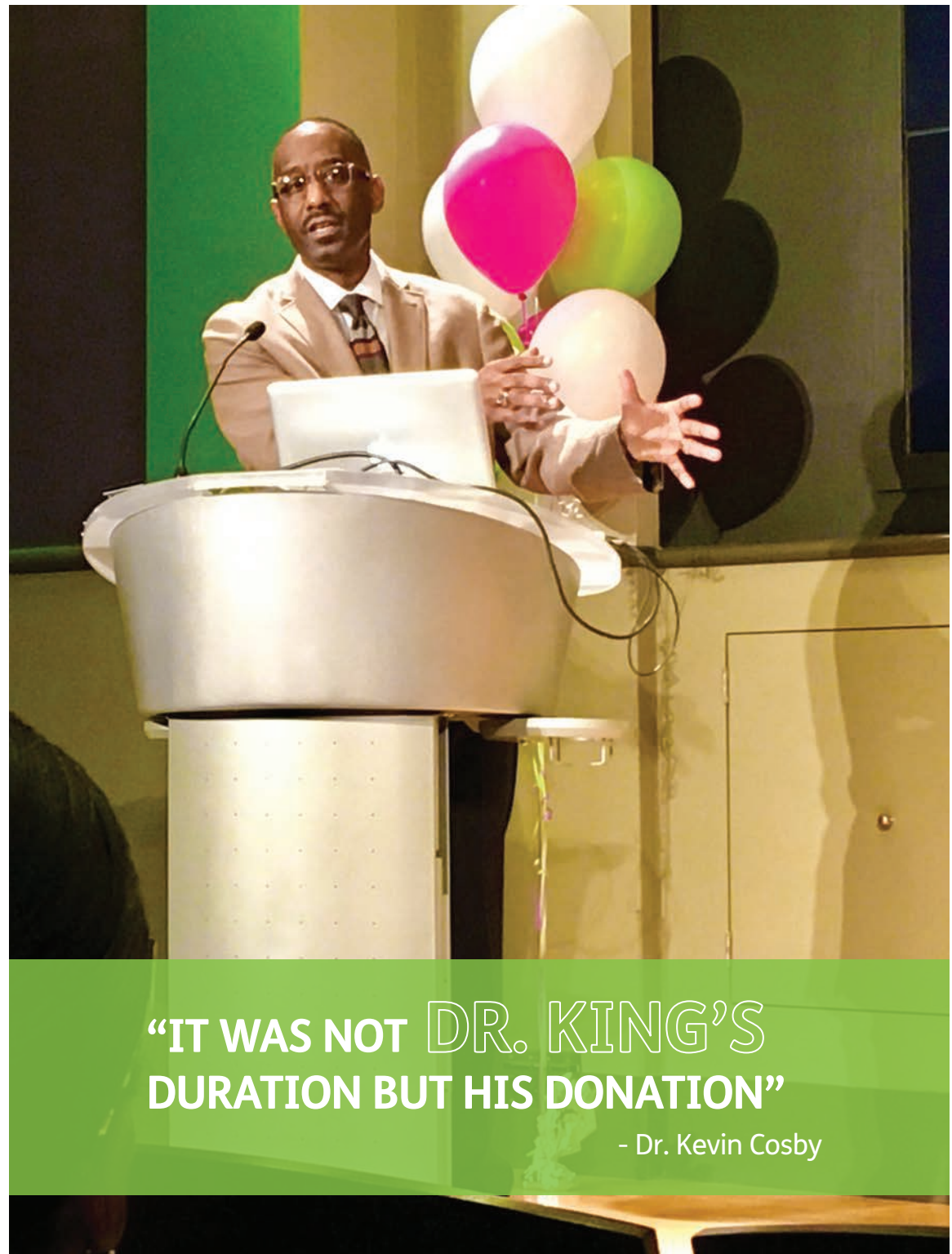
of volunteer time tracked by associates during MLK Week

“In my 10+ years as an associate here at Humana, we’ve never recognized the holiday with such engaging and impactful activities as we are now. This is a true example of embracing differences, and supporting inclusion/diversity in the workplace.

DeAngelo Crane
Clinical Business Optimization Analyst

“Tremendous educational experience. Thank you, Humana!

Kathryn Grohusky



**“IT WAS NOT DR. KING’S
DURATION BUT HIS DONATION”**

- Dr. Kevin Cosby

RETAIL SERVICE OPERATIONS

Keeping the dream alive

As Inclusion & Diversity is woven into the fabric of Humana, more departments are creating roles on their teams to help drive I&D-related initiatives. In 2016, Retail Service Operations (RSO) added Sandra Marshall, strategic consultant, to do that in its organization.

Sandra and her team partnered with Group Service Operations to organize a speaker panel titled “I Still Have a Dream” to discuss race relations and how to keep the dream of Dr. Martin Luther King, Jr. alive.

Inspired by Humana’s MLK Week Keynote Speaker—the Rev. Dr. Kevin Cosby, St. Stephen Church Senior Pastor and Louisville’s HBCU Simmons College President—the panel centered around three key insights first introduced by Dr. King in his book “Stride Toward Freedom” (1955).

RSO I&D learning courses

RSO offers its associates two courses to support I&D.

I&D Workshop for RSO Leaders: A four-hour experience for RSO leaders to better understand the issues minorities face. Participants gain a fresh perspective on how to address those issues.

The Power of Words: A 90-minute workshop open to all associates, built around the power and impact of the words we choose in our daily conversations. Though well-intended, sometimes words can be misunderstood, causing gaps in opportunities to be inclusive.

The panel included:

- **Dwight Mitchell**
Louisville Metro Police Department
- **Dr. Nat Irvin II**
University of Louisville
- **Rev. Vincent James, Sr.**
Elim Baptist Church
- **A.J. Hubbard**
Inclusion & Diversity Director
- **Mike Bellissimo**
Group Service Operations
Segment Vice President
- **Karen Ash**
Human Resources Shared Solutions
- **Sandra Marshall**
RSO Inclusion & Diversity

“They gave great insight to inclusion and diversity and how to work on making it better.”

Vicky Parsley

Group Service Operations Analyst

Director of Inclusion & Diversity
A.J. Hubbard speaks at the
“I Still Have a Dream” panel event.





**WE ARE BUILDING THE CAPABILITIES OF
DIVERSE TALENT WITHIN HUMANA**



**LIFTING THE
COMMUNITIES *WE* SERVE**

HUMANA VOLUNTEERS

With a culture like Humana's, it's no surprise that associates are inspired by the Bold Goal and are driven to go above and beyond to lift the communities we serve.

Humana Volunteers

A milestone toward achieving our dream of lifelong well-being is our Bold Goal of making the communities we serve healthier by making it easy for people to achieve their best health.

This goal is aspirational and achievable. It calls on us to improve the health of the communities we serve, and it requires us to improve the health of people—one individual at a time. One way to help achieve this goal is by making it easier for Humana associates to volunteer. The company's associates, especially those involved in our Network Resource Groups, step up all year long to help achieve this goal.

They are encouraged to get out there and make a direct, positive impact on the communities and lives we serve. To prove our commitment, Humana added a Volunteer Time Off benefit for all associates in 2015.

Volunteer of the Year: Thomas Goff

Each year, the Humana Foundation honors one Humana associate who demonstrates an ongoing dedication to his or her community. This year's recipient of the Volunteer of the Year Award is Thomas Goff, a technology consultant with Data Protection, Monitoring & Response.

The selected associate can designate a \$10,000 grant to the nonprofit where he or she volunteers. Thomas chose The Arrow Fund, a nonprofit that provides medical treatment to animals that have

been victims of extreme torture, abuse or neglect, and the Coral Reef Alliance, a nonprofit out of Oakland, California, that works around the world to save the coral reefs.

Thomas logged more than 280 volunteer hours between Jan. 1 and Oct. 31 in 2016, with both Habitat for Humanity and the Speed Art Museum. He volunteers nearly every Saturday at Habitat to help with home building projects.

By the numbers

46.7%

of associates volunteered and tracked their time

36.1%

of associates used their Volunteer Time Off benefit

We averaged

17.7 hours

per volunteer

We tracked

477,786

total volunteer hours



Volunteer of the year:
Thomas Goff

Photo above standing left to right:
Bruce Broussard and Thomas Goff

COMMUNITY OUTREACH

Humana's Office of Inclusion & Diversity also supports:

- Family Scholar House
- Catalyst
- Integrating Woman Leaders
- Executive Leadership Council
- Project B.U.I.L.D.
- Feast on Equality
- 100 Black Men of Louisville
- 828 Foundation
- Business Diversity Network
- Business Professional Women of River City
- Greater Louisville International Professionals
- Hispanic Latino Business Council
- International Women's Media Foundation
- Just Fund Kentucky
- Kentuckiana Gay Pride
- Kentucky Center for African-American Heritage
- Kentucky Human Rights Commission
- Leadership Louisville Foundation
- Louisville Central Community Center
- Louisville's Urban League
- National Minority Supplier Diversity Council
- St. Pete/Tampa Gay Pride
- Louisville Pride Parade
- Tri-State Minority Supplier Diversity Development Council
- Women4Women
- Women's Business Enterprise Council
- Women Influencing Louisville

Students from Project B.U.I.L.D.

Business
United
In
Leadership
Development

Students from project BUILD met at Humana in 2016. This Lincoln Foundation-sponsored program introduces high school juniors and seniors to business through visits to local corporations and sessions with their leaders.



Photo by Leah Tate, Associate Communications

YMCA BLACK ACHIEVERS

The YMCA of Greater Louisville Black Achievers Program enhances the educational, personal and career development of local African-American youth in grades 8–12. The program connects these students with more than 200 adult volunteers, including Humana associates, to help them establish and pursue career and educational goals. This will be Humana’s 37th consecutive year partnering with the YMCA.

Like our friends at the YMCA, Humana believes that everyone should have the opportunity to discover who they are and what they can achieve. Every year, a group of students work as interns in our offices for the summer. These students are also the recipients of scholarships sponsored by the Humana Foundation for \$10,000 each. Ten students currently receive scholarships through this program.

Humana is also connected with the YMCA of Greater Cincinnati’s Black & Latino Achievers program. In 2016, their efforts helped enrich the lives of local youth to strengthen the community.

Humana also connects a select few, exceptional associates to represent the company as Adult Black Achievers for a calendar year.

Humana’s 2017 YMCA Adult Black Achievers are:

- April Taylor
- Marvin Hill
- Andrew Marley

The winners demonstrated exceptional dedication to helping their communities through community service and personal example. They were recognized at the Louisville Chestnut Street YMCA Black Achievers 38th Annual Awards Celebration.



Humana’s 2017 YMCA Adult Black Achievers, left to right, Andrew Marley, April Taylor and Marvin Hill.

HABITAT FOR HUMANITY

Humana Volunteer of the Year Thomas Goff worked on a Habitat home in 2016. It was the 12th sponsored by the Humana Foundation for Metro Louisville Habitat for Humanity.

Every year, the Humana Foundation sponsors a home, and the Inclusion & Diversity team manages the group of associates who build on-site for three days. This event is called “Raise the Roof,” and this year, the roof was raised for an immigrant family of nine.

The homeowners were new to this country and spoke no English, but the power of volunteerism broke through language barriers. Hamadi Sindi and Shamso Abdi have seven children to support, so the dream of home ownership was only possible with the help of Habitat for Humanity.



*I thank you so much.
We appreciate everything.
I don't know where we
would be without you.*

Hamadi Sindi



THE FUTURE

Humana's evolving culture

As Humana evolves its culture to drive better health outcomes, the company is accelerating its inclusion and diversity efforts and impact. In mid 2017, Humana created a new role, Chief Inclusion & Diversity Officer, to further enable our strategy and culture and continue to build external relationships. We are excited to announce Maria Hughes has been named Chief Inclusion & Diversity Officer at Humana, and we look forward to moving I&D efforts to a new level.



66 *I'm honored to lead the Office of Inclusion and Diversity at Humana. With a Value-centered approach, we are cultivating a unique and energized culture.*

Maria Hughes

Chief Inclusion & Diversity Officer,
Enterprise Vice President

Partnering with Simmons College of Kentucky, HBCU

Simmons College of Kentucky, located in Humana's hometown of Louisville, is the only private Historically Black Colleges & Universities (HBCU) in the state, and Humana has big plans to connect with the school in 2017 and beyond.

Simmons College is dedicated to educating people in the urban context through strong academic and professional programs so that they may become productive citizens and agents of change in society. Humana shares these goals and wants to help transition its students into corporate opportunities.

Simmons College President Rev. Dr. Kevin Cosby, also the Senior Pastor of St. Stephen Church, has met with Humana's senior executives, and together they are fleshing out the details of how

Humana and Simmons can work together to achieve the common goal of advancing people of color in Kentucky and America.

In early 2017, the Office of Inclusion & Diversity team met with members of the business club from Simmons College of Kentucky to share information about Humana and discuss how they could align.

As blacks were denied entry to white-only schools, HBCUs were created to provide education to black youth who wouldn't have had the opportunity otherwise. These schools have the unique ability to give black students a place to be themselves, grow their self-confidence and find their voice, leading them to success.



Students visit the Office of I&D team.

THE FUTURE

Network Resource Group for people with disabilities

The Office of Inclusion & Diversity at Humana is excited to share that by the end of 2017, the company will add its eighth NRG, one for people with disabilities.

A grassroots effort, development of a new NRG at Humana is done carefully with a strong support system of associates who are passionate about spearheading the initiative. The group's charter will be based on associates' feedback and will be inclusive of vision, hearing, limited mobility, seizure and cognitive disabilities.

"We've wanted this NRG for a long time and look forward to all the wonderful things we'll learn from them," said Tracy Goodwin, Network Resource Group program manager.

All Humana's NRGs are associate-led, associate-driven and open to all associates.

Humana has given special attention to laying the groundwork for a people with disabilities NRG by celebrating National Disability Employment Awareness Month every October for the last few years.

Having participated in the benchmarking survey Disability Employment Tracker™ by the National Organization on Disability for the first time, Humana is excited to learn more about how it can be a leader in hiring and retaining the top talent of people with disabilities across the U.S.

Enhancing our pipeline for diverse talent

According to the most recent U.S. Census data, Millennials, born between about 1981 and 2000, now represent more than one quarter of the nation's population, exceeding baby boomers. More importantly, millennials are more diverse than the generations that preceded them. In fact, 44.2 percent of them are people of color.

In that spirit, Humana is driving new recruiting partnerships with the goal of being better positioned to recruit top diverse graduate talent coming out of the top 25 business schools across the nation.

Both Management Leadership for Tomorrow (MLT) and The Consortium focus on developing African-American, Native American and Hispanic students through their respective fellowship programs with the intent of helping companies build deeper and broader talent pipelines and increase representation at the various leadership levels.

Aiding the talent pipeline are Humana's mentorship and sponsorship programs. Both were formalized in 2016, and Humana looks forward to enhancing the platforms into a sleek pathway for diverse professionals so they can reach their full potential.



**EVERY MEMBER IS UNIQUE
AND EVERY COMMUNITY IS
DIFFERENT**

THANK YOU

Thank you to our partners who help make I&D a success at Humana.

The Office of Inclusion & Diversity Team

Maria Hughes

Chief Inclusion & Diversity Officer,
Enterprise Vice President

A.J. Hubbard

Director

Diane Bailey-Boulet

Program Manager

Tracy Goodwin

Network Resource Group Program Manager

Sarah Klarer

Communications & Marketing Consultant

Jennifer Medley

Learning & Development Consultant

Rhonda Plunkett

Policy & Compliance Consultant

And our partners

Bruce Broussard, President & CEO

Tim Huval, Senior VP & Chief HR Officer

Roger Cude, Enterprise VP, HR Leadership

Kendra Easley, Specialist HR

Jolie Duncan, Coordinator HR Leadership

Executive I&D Council members

Leaders of our Network Resource Groups

Local I&D Council leaders

Aaron Evans, Human Capital Analytics

Adam Day, Emerging Areas

Adam Newbold, Strategic HR Systems

Alisha Graham, Specialist HR

Andrew Boulton, HR Digital Design

A.J. Spurlock, Risk Adjustment Analytics

Barry Smith, HR Digital Design

Betty Klammer, Corporate Finance

Betsy Kelley, Retail Service Operations

Bobby Johnson, Human Capital Analytics

Breck Thomas-Ross, Corporate Communications

Carey Cockrum, The Hive

Chad Buehner, The Hive

Charles Mauzy, Associate Communications

Cheri Mills, St. Stephen Church of Louisville

Chuck Heeke, Associate Communications

Chris Hunter, Senior VP & Chief Strategy Officer

Chuck Kiefer, Habitat for Humanity

Chuck Sgro, Habitat for Humanity

Corey Blakey, Senior Products

Dan Colucci, National Education

David Best, Military Recruiting

David James, Talent Acquisition

Denice Shirley, Group Service Operations

Dianne Brown, Retail Service Operations

Doug O'Bryan, Human Capital Analytics

Gary Couch, The Hive

Geoff Wallace, HR Digital Design

Greg Carter, Humana Foundation

Jack Yost, HR Shared Solutions

Jackie Burress, Associate Well-being Experience
and Insights

Jessica Campbell, Leadership Excellence, Thrive Here

Jim Nichols, Associate Communications

John Brown, Segment VP, Retail Service Operations

Joshua Haysley, Senior Products

Joshua Wettig, Provider Network Operations

Kelly Reitz, Provider Setup Quality Audit

Rev. Dr. Kevin Cosby, Simmons College of Kentucky
President and St. Stephen Church Senior Pastor

Kevin Stakelum, Talent Acquisition

Kim Huston, The Hive

Kyle Goeken, The Hive

Kyle Spalding, Associate Communications

Latisha Schmitt, Information Technology

Leah Tate, Associate Communications

Leslie Clements, Humana Volunteers

Lisa Huber, Corporate Communications

Liz Vasquez, The Hive

Lo Giordano Luo, Resolution Team

Matthew Clapp, Management Consulting

Matthew Langston, Workplace Solutions

McKenzie Humphreys, Strategic Communications

Meg Adams, Associate Communications

Michelle Frank, Workplace Solutions

Michele Koch, Talent and Performance Management

Mike Bellissimo, Segment VP, Group Service Operations

Nikki Todd, Group Service Operations

Olya Taran, Associate Experience

Pattie Dale Tye, Segment President, Bold Goal

Paul Darst, Human Capital Analytics

Rachel Buchheit, Talent and Performance

Management and Strategy

Rhonda Jackson, Internal Mobility, Talent Acquisition

Rob Locke, Louisville Habitat for Humanity

Sadiqa Reynolds, Louisville Urban League President
& CEO

Sandra Bagley, Member Services

Sandra Harper, Supplier Diversity

Sandra Marshall, Retail Service Operations

Shannon Seidt, Associate Well-being

Shari Rodriguez, Actuarial

Spring Sloan, Resolution Team

Stacy Brooks, Leadership Excellence, DAP

Steve Tarver, Louisville YMCA President & CEO

Stuart Mushala, Associate Well-being Experience
and Insights

Tiffany Davies, The Hive

Trey Pennington, Workplace Solutions

Tyler Anderson, St. Stephen Church of Louisville

Tyson Bauer, Management Consulting

Ty Price, Coordinator Acct Services

Waleed Bahouth, Associate Well-being Experience
and Insights



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