Humana and VFW Enhance Efforts to Drive Optimal Health for Veterans

VFW members and their spouses will continue to receive education, one-on-one guidance and access to Humana Medicare plans

Feb 08, 2018

LOUISVILLE, Ky. and KANSAS CITY, Mo. — Humana Inc. (NYSE: HUM), one of the nation's leading health and well-being companies, through the Humana MarketPoint organization, has enhanced its exclusive agreement with the Veterans of Foreign Wars of the U.S. (VFW), the nation's largest organization of war veterans and the oldest major veterans' organization in the U.S[1]. As part of this expanded relationship, Humana is the national Medicare Advantage (MA), Prescription Drug Plan (PDP) and Medicare Supplement plans carrier for the VFW with exclusive marketing and promotional rights to the VFW.

The 750,000+ members of the VFW, and their spouses, who are eligible, or approaching eligibility, for Medicare, will get seamless education, guidance and access to these plans.

"Humana has a longstanding relationship with the military and is dedicated to providing high-quality healthcare coverage to our nation's veterans," said Jeff Fernandez, Segment Vice President for Humana. "Our agreement with the VFW is yet another step in furthering our commitment to providing veterans with the resources, information and holistic guidance they need to achieve their best health. Our 30-plus years of experience with Medicare programs, and long-standing relationship with the VFW, have equipped Humana with an understanding of the unique needs of the veteran community. This will enable us to help many VFW members and their spouses."

"Veterans' health and wellness concerns continue to remain a top priority for the VFW," said VFW National Commander Keith Harman. "Through this agreement with Humana we will be able to make quality health care more accessible and affordable to our valued members. Our members, who are eligible for Medicare, or nearing that time where they need to consider their options around Medicare, will have access to the guidance from licensed Humana sales agents who can be their trusted advisors in making their Medicare

decisions."

As part of the agreement, Humana will offer numerous services to VFW members, which will provide access to healthcare coverage information.

These will include:

- Hosting Medicare seminars annually during Medicare's Fall Annual Election Period (Oct. 15 through Dec. 7).
- Conducting educational seminars throughout the year to inform VFW members of their Medicare options.
- Providing VFW members with access to Humana's Medicare Advantage (MA), Prescription Drug Plan (PDP), and Medicare Supplement information and enrollment capabilities which incorporate web-based tools, in-home appointments, call centers, educational seminars, and self-enrollment.

Humana's commitment to veterans spans a variety of initiatives and services, including:

- In addition to providing quality health care benefits to veterans and their families, Humana is committed to employing veterans and their spouses, and has hired more than 4,000 veterans and military spouses since 2011.
- Humana Military was awarded the TRICARE East Region contract which covers 6 million lives across a 30-state region. This is the largest TRICARE contract to date and it takes effect Jan. 1, 2018.
- Humana has donated $1 million to the Entrepreneurship Bootcamp for Veterans with Disabilities, a national program that offers cutting-edge training in entrepreneurship and small-business management at no cost to post-9/11 veterans.

For information about Humana or the VFW, please visit- https:http://www.humana.com/ or /.

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About Veterans of Foreign Wars
The Veterans of Foreign Wars of the U.S. is the nation's largest and oldest major war veterans' organization. Founded in 1899 and chartered by Congress in 1936, the VFW is comprised entirely of eligible veterans and military service members from the active, Guard and Reserve forces. With nearly 1.7 million VFW and Auxiliary members located in nearly 6,400 Posts worldwide, the nonprofit veterans' service organization is proud to proclaim "NO ONE DOES MORE FOR VETERANS" than the VFW, which is dedicated to veterans' service, legislative advocacy, and military and community service programs. For more information or to join, visit our website at www.vfw.org.

About Humana
Humana Inc. is committed to helping our millions of medical and specialty members achieve their best health. Our successful history in care delivery and health plan administration is helping us create a new kind of integrated care with the power to improve health and well-being and lower costs. Our efforts are leading to a better quality of life for people with Medicare, families, individuals, military service personnel, and communities at large.

To accomplish that, we support physicians and other health care professionals as they work to deliver the right care in the right place for their patients, our members. Our range of clinical capabilities, resources and tools – such as in-home care, behavioral health, pharmacy services, data

analytics and wellness solutions – combine to produce a simplified experience with the goal of making health care easier to navigate and more effective.

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

- Annual reports to stockholders
- Securities and Exchange Commission filings
- Most recent investor conference presentations
- Quarterly earnings news releases and conference calls
- Calendar of events
- Corporate Governance information

Humana is a Medicare Advantage HMO, PPO, and PFFS organization and stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

[1] The agreement does not establish any group health plan nor does the agreement obligate any individual VFW member to purchase a Humana MA, PDP, or Medicare Supplement product.

FOR MORE INFORMATION, CONTACT:

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