

Agreement affects members in Austin, San Antonio and Milwaukee

LOUISVILLE, KY - December 28, 2000 - Humana Inc. (NYSE: HUM) announced today that it has reached an agreement to ask the states of Texas and Wisconsin to transfer its Medicaid business in selective markets to the Texas joint venture of Superior HealthPlan and to Centene Corporation's subsidiary Managed Health Services in Wisconsin. The agreement is subject to the approval of regulators in Texas and Wisconsin.

Under the agreement, Managed Health Services (MHS) would provide Medicaid services for an anticipated additional 40,000 persons in Milwaukee, Waukesha, Kenosha, Racine and Rock counties in Wisconsin. In Texas, Superior HealthPlan would provide Medicaid services to an anticipated additional 30,000 persons in Austin and San Antonio.

Centene Corporation of St. Louis, Missouri (Centene), specializes in providing services to government supported health care programs in Wisconsin, Texas and Indiana.

"We are pleased to enter into this agreement with Centene," said Michael B. McCallister, Humana president and chief executive officer. "This sale is consistent with our previously announced intentions of divesting of non-core business assets. This allows Humana to focus on developing innovative products that will better serve our members."

Centene President and Chief Executive Officer Michael F. Neidorff said, "The agreement reached with Humana will allow us to expand our joint venture of Superior HealthPlan into San Antonio and Austin. Superior HealthPlan is a joint venture between the Texas Association of Community Health Centers and Centene of Texas."

Neidorff stressed the agreement would place under MHS' management an anticipated 100,000 members. MHS has been serving the Wisconsin Medicaid population for 16 years.

Centene currently has approximately 27,000 members in El Paso, Texas, in its joint venture with Superior HealthPlan, Inc., and its subsidiary MHS manages 59,000 members in 18 counties in Wisconsin. Centene also provides Medicaid services to 61,000 members in Indiana. The agreement would increase Centene's three-state membership to an anticipated 217,000 persons in February 2001.

More information regarding Centene is available via the Internet at www.centene.com.

Humana Inc., headquartered in Louisville, Kentucky, is one of the nation's largest publicly traded health services companies, with approximately 5.4 million medical members located primarily in 15 states and Puerto Rico. Humana offers coordinated health insurance coverage through a variety of plans – health maintenance organizations, preferred provider organizations, point-of-service-plans and administrative service products – to employer groups, government-sponsored plans and individuals.

More information regarding Humana is available via the Internet at www.humana.com, including:

- Copies of annual report to shareholders, Form 10-K, Form 10-Qs, and proxy statement;
- Copy of most recent investor presentation;
- Copies of quarterly earnings press releases;
- Audio archive of the most recent earnings release conference call;
- Calendar of events (includes upcoming earnings release date, related conference call access number, and planned participation in investor conferences).

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This news release contains forward-looking statements. The forward-looking statements made in this news release are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be significantly impacted by certain risks and uncertainties described in the following documents, as filed with the Securities and Exchange Commission:

- Humana's 1999 Form 10-K;
- Humana's Form 10-Qs for the first three quarters of 2000.

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