

Michael B. McCallister

President and Chief Executive Officer

As Humana's President and CEO, Mike McCallister has led Humana to a leadership position in the health benefits industry. During Mike's tenure as Chief Executive Officer, Humana has gained a reputation as the industry's leading consumer company, leveraging innovative products, processes and technology to deliver lower costs and a superior health-plan experience for Humana's health plan members nationwide. Under Mike's direction, Humana is defining a new world of health benefits, offering guidance and actionable information designed to empower employers and consumers to choose, finance and use their health benefits with confidence and success.



Mike has an extensive history with Humana, having joined the company in 1974. For the three years prior to being named President and CEO in February 2000, he had senior management responsibility for health plan operations throughout the company.

Beyond Humana, Mike plays a leadership role in key business advocacy organizations. He is on the board of the Business Roundtable and immediate past chairman of the organization's Health and Retirement Task Force. He is also a member of the board of directors of America's Health Insurance Plans, the health benefits industry's primary trade association.

Mike holds an MBA degree from Pepperdine University in Malibu, Calif., and a bachelor's degree from Louisiana Tech University in Ruston, La.

James E. Murray

Chief Operating Officer

Jim Murray became Chief Operating Officer for Humana in February 2006. He has responsibilities for integrating all of the company's operations and products under a single senior leader, including senior products, commercial sales and market operations, service, information technology, clinical operations and Humana Military (TRICARE).

Jim was previously Chief Operating Officer, Market & Business Segment Operations for Humana. He had responsibility for all sales, underwriting, specialty products, network-management and market-management functions. Jim also served as Chief Operating Officer of Service Operations, where he focused on enhancing customer service by providing training and tools to Humana's customer service associates, and by substantially improving service processes and systems. Additionally, Jim had operating oversight for the small-group and large-group commercial and public-program segments. Previously he served as Chief Operating Officer for Humana's health-plan division, which encompassed the company's large-group commercial, Medicare, Medicaid and TRICARE businesses.

Jim also held the position of Humana's Senior Vice President and Chief Financial Officer with responsibility for public and statutory reporting, investor relations, operating-unit budget management and evaluation of acquisition opportunities.

Jim is a certified public accountant and joined Humana as Vice President of Finance in 1989. He was promoted to Vice President and Chief Financial Officer in 1997. Before joining the company, he served as a partner with the firm of Coopers & Lybrand (now PricewaterhouseCoopers).



Phyllis S. Anderson

Vice President, Marketing

Phyllis Anderson, Vice President of Marketing, supports business growth through innovative strategies and programs. Phyllis' leadership has been instrumental in aligning the health benefits experience around the consumer, and she has overseen enterprise-wide programs that articulate and deliver upon Humana's guidance strategy. With an extensive, multi-industry background in consumer marketing, Phyllis has brought a powerful consumer perspective to Humana's marketing activities.



Prior to joining Humana, Phyllis held the position of Vice President, Strategic Initiatives for Bank of America in Charlotte, North Carolina. Additionally, Phyllis served as the Director of Market & Brand Strategy for Duke Energy Corporation in Charlotte, North Carolina. Phyllis also spent almost eight years with Nabisco Brands, Inc. in East Hanover, New Jersey.

Phyllis' professional accomplishments have been featured in *Fortune Magazine's* "On the Rise" section, and she was also profiled in an article entitled "The 100 Most Promising Black Women in Corporate America" in *Ebony Magazine*.

Phyllis attended The Wharton School's Strategic Thinking and Management for Competitive Advantage, Executive Education Program at the University of Pennsylvania in December of 2007. She holds an MBA in Marketing from Clark Atlanta University's Graduate School of Business Administration and a Bachelor's degree in Psychology from Spelman College. Phyllis has studied in the Dominican Republic, and served as an intern in the office of U.S. representative Cardiss Collins, D-IL.

David J. Baker

President and Chief Executive Officer HMHS

Dave Baker serves as President and Chief Executive Officer of Humana Military Healthcare Services (HMHS).

Dave joined HMHS as an Executive Director in 1996, with responsibility for all HMHS field operations in Georgia, Florida and South Carolina. In 1999, he became Humana Military's Chief Operating Officer, and in January 2000 he was promoted to President and CEO for HMHS.



Prior to joining HMHS, Dave led a distinguished active-duty career of 27 years in the United States Air Force Medical Service Corps, where he served in a variety of operational and headquarters positions, including Hospital Administrator at four military hospitals; Chief of Congressional and Public Affairs for the Air Force Medical Service; and Senior Health Services Administrator for the Air Education and Training Command. He retired with the rank of Colonel in 1995.

Dave holds a bachelor's degree in business administration from the University of Maryland, a master's degree in health and hospital administration from the University of Florida, and a certificate in health care management from Ohio State University.

Raised in an Air Force family, Dave is the only TRICARE CEO who is a life-long beneficiary of the military health system.

James H. Bloem

Senior Vice President and Chief Financial Officer

Jim Bloem joined Humana in 2001 as Senior Vice President, Chief Financial Officer and Treasurer. He is responsible for supervising all accounting, actuarial, underwriting, financial, tax, risk-management, treasury, and investor-relations activities.

Previously, Jim served as Executive Vice President, then as President of the personal-care division of Perrigo Company, the nation's largest manufacturer of over-the-counter pharmaceuticals, personal-care, and nutritional products for the store-brand market.

Prior to that, he served in varying senior management roles at Herman Miller, Inc., an international manufacturer of office furniture and furniture systems, including Chief Financial Officer and General Counsel. Jim also has worked as an independent financial and business consultant, serving national and international clients, and was a partner specializing in taxation and corporate practice in the Grand Rapids, Michigan law firm of Law, Weathers and Richardson.

Jim holds a law degree from Vanderbilt University and an MBA degree from Harvard Business School. He is a certified public accountant and serves as a director of several corporate and educational boards.



Gerald L. Ganoni

President, Small Business, HumanaOne & Specialty Products

Jerry Ganoni serves as President of the Small Business, Individual, and Specialty Benefit sectors for Humana. Specialty Benefits includes the dental, life and vision product portfolio.

Jerry's history with Humana dates to 1990, when he joined Employers Health Insurance (EHI) as Vice President of Marketing. In 1993, Jerry became Vice President of Specialty Products for EHI. Soon after Humana's acquisition of EHI in 1996, Jerry was instrumental in the creation of HumanaDental Insurance Company, becoming its president in 2000. In 2005, Jerry assumed additional responsibilities as the leader of Humana's Small Business sector and in 2006 assumed responsibilities of HumanaOne, the individual segment of Humana. In 2007, after Humana's acquisitions of KMG America and CompBenefits, Jerry also assumed leadership for Humana's integrated specialty benefits area.

Jerry began his career in insurance more than 30 years ago and held executive level positions with Time Insurance Company prior to joining EHI.

He holds a bachelor's degree from the University of Wisconsin and industry designations of RHU (Registered Health Underwriters) and FLMI (Fellow Life Management Institute) along with several state insurance broker licenses.



Bruce J. Goodman

Senior Vice President and Chief Service and Information Officer

Bruce J. Goodman joined Humana in 1999 as the company's Senior Vice President and Chief Information Officer. In September 2002, Bruce assumed additional responsibilities for service at Humana, becoming Chief Service and Information Officer.

He leads an integrated technology and operations management team responsible for transforming Humana's service model. Bruce is responsible for all national service operations, enrollment, billing, provider network operations and quality management. He is also responsible for all information systems, distributed and centralized data processing operations and communications facilities. Bruce also serves on the Board of Managers of Availity, LLC.

Bruce came to Humana after serving as Chief Executive Officer of C2K Technology Partners, Inc. Prior to his tenure with C2K, Bruce served as Chief Executive Officer of the Prudential Service Company and was Senior Vice President and Chief Information Officer for MetLife.

Bruce was recently named a 2008 inductee into the *CIO* magazine's Hall of Fame for creative vision, practical leadership and advancing the role of the CIO.

Bruce holds undergraduate and graduate degrees in electrical engineering from New York University and attended Stanford University's Graduate School of Business. He also has earned Chartered Life Underwriter and Chartered Financial Consultant designations.



Bonnie C. Hathcock

Senior Vice President and Chief Human Resources Officer

Bonnie Hathcock joined Humana in 1999. Bonnie is responsible for Humana's human resources business leadership, recruitment and retention, organization development, professional development and associate-information services. As the leader of Humana's learning laboratory for MOCHA (More Options and Choices for Humana Associates), Humana's internal benefits brand, Bonnie is uniquely positioned to face the challenges posed to companies striving to contain associates' health care costs in the face of substantial premium increases.



Armed with an innovative way of looking at health benefits and a communication plan to empower associates, Bonnie and Humana have brought real solutions to the marketplace, direct from the MOCHA lab. Working to instill a culture of engagement throughout the company, Bonnie has been instrumental in creating a powerful integrated people system that stands as a competitive advantage, distinguishing Humana as an industry leader.

Before joining Humana, Bonnie served as Vice President of Human Resources at US Airways, Inc., Vice President of Human Resources at Siemens-Rolm, and in sales and marketing roles at Xerox Corporation.

In 2005, Bonnie was named by *HR Executive* magazine as one of the 25 most powerful women in human resources. In 2007, in recognition of her accomplishments, Bonnie was named *HR Executive* magazine's HR Executive of the Year.

Bonnie holds an MBA degree from H. Wayne Huizenga School of Business and Entrepreneurship of Nova Southeastern University, and in 2008, was named their Alumni of the Year. In addition, she is a graduate of the Executive Human Resources program of Stanford University's School of Business.

Thomas J. Liston

Senior Vice President, Senior Products

Tom Liston was named Senior Vice President of Senior Products in June 2008. He is responsible for the company's Medicare operations, including Medicare Advantage plans, special needs plans, stand-alone prescription drug plans and Medigap (Medicare supplement) products.

Tom was previously Senior Vice President, Strategy and Corporate Development for Humana, having held that position since 2000. In this role, he lead the company's mergers and acquisitions and venture capital activities, as well as various other strategic activities. He joined Humana in 1995 as Director of Development and was promoted to Vice President of Corporate Development in 1997. Prior to joining Humana, he was a CPA and partner with Coopers & Lybrand (now PriceWaterhouseCoopers).

Tom has served on the board of directors of several venture portfolio companies and not-for-profit organizations. He is a member of the National Association of Corporate Directors, the AICPA, the KSCPA and the Corporate Strategy Board. Tom earned a bachelor's degree in accounting from the University of Kentucky in 1983.



Jonathan T. Lord, M.D.

Senior Vice President and Chief Innovation Officer

Jack Lord joined Humana in 2000 to help develop the company's consumer-centric business strategy. In his role as Chief Innovation Officer, Jack is responsible for designing innovative health plan products and leading processes that enable people to navigate the healthcare system and support their health needs. In 2006, Jack began leading Humana's efforts to establish Humana Europe.



With more than 20 years in medical administration, he came to Humana from Health Dialog, where he served as president and became a leader in e-enabled healthcare. Prior to joining Health Dialog, he served as chief operating officer of the American Hospital Association in Washington, D.C., executive vice president of Anne Arundel Medical Center in Annapolis, MD, and executive vice president of Sun Health in Charlotte, NC.

Jack currently serves on the Advisory Board to the Director of the CDC, the National Biosurveillance Committee, and the World Economic Forums Global Agenda Council on Chronic Disease and Malnutrition. He is also a director for Stericycle (SRCL) and Dexcom (DXCM).

Jack received his medical degree from the University of Miami in 1978. He has held multiple academic appointments including most recently Adjunct Professor of Community Medicine at the Dartmouth Medical School.

Heidi S. Margulis

Senior Vice President, Government Relations

Heidi Margulis, Senior Vice President, Government Relations, leads the development, execution and advocacy of Humana's state and federal legislative initiatives.

Heidi joined Humana in 1985 and has held increasingly responsible regulatory and legislative public affairs advocacy positions. She was promoted to Vice President, Government Affairs, in 1995.



Two U.S. Secretaries of Health & Human Services have recognized Heidi's expertise with appointments to Secretary Tommy Thompson's Advisory Committee on Regulatory Reform (executive committee) and Secretary Donna Shalala's Advisory Panel on Medicare Education.

Heidi most recently served as board co-chair of Green Ribbon Health (a Medicare Health Support pilot program), chair of the Coordinating Committee of the Health & Retirement Task Force of the Business Roundtable, and serves on public policy committees of the National Business Group on Health, and America's Health Insurance Plans. She has served on a variety of local, state and national civic, charitable and public-sector boards.

Heidi holds a bachelor's degree in international studies from the University of Louisville.

Steven E. McCulley

Vice President, Corporate Controller & Principal Accounting Officer

Steve McCulley is Humana's Controller and Principal Accounting Officer, with responsibility for supervising all accounting, financial reporting and financial analysis functions. He also oversees the establishment and maintenance of internal controls, including Sarbanes-Oxley requirements.

Steve was promoted to Vice President and Controller for the company in January 2001 after having served as Vice President and Chief Financial Officer of Market Operations. In August 2004, Humana's Board of Directors appointed Steve Principal Accounting Officer.

A Certified Public Accountant, Steve previously worked at Coopers & Lybrand (now PriceWaterhouseCoopers) for six years before joining Humana in 1990. He earned a bachelor's degree in accounting from the University of Kentucky.



Regina C. Nethery

Vice President, Investor Relations

Regina Nethery, Vice President of Investor Relations, is Humana's primary liaison with Wall Street analysts, shareholders and potential investors. Regina also has responsibility for financial messaging to the investor community including financial press releases, quarterly earnings conference calls and investor presentations.

Before joining the Investor Relations Department in February 2000, Regina was the head of Humana's Internal Audit Department where she was responsible for leading audits of the company's operational and financial processes. Prior to being selected to head Internal Audit in August of 1996, she was Director of Finance where she was responsible for financial analysis for several of the company's markets.

Regina joined Humana in 1995, having spent the previous ten years with the accounting firm of Coopers & Lybrand (now PricewaterhouseCoopers) where she managed a number of high-profile accounts in both the insurance and health care industries.

Regina is a certified public accountant and a member of the National Investor Relations Institute. She holds a Bachelor of Science in Business Administration degree with a concentration in Accounting from the University of Louisville.



Thomas T. Noland, Jr.

Senior Vice President, Corporate Communications

Tom Noland, Senior Vice President, Corporate Communications, oversees the company's reputation-management activities as well as its internal and external positioning, messaging, media relations and public relations initiatives. He also works closely with the company's marketing leadership on enhancing Humana's brand equity and its thought leadership in the health-benefits industry.



Prior to joining Humana in 1984, Tom was a Paris, France-based correspondent for USA Today, the Atlanta Constitution and the Miami Herald, and an adjunct professor of journalism at the American University in Paris.

Tom is a member of the Strategic Communications Committee of America's Health Insurance Plans (AHIP), the industry's primary trade association. He lectures at conferences sponsored by AHIP, the Conference Board, the Public Relations Society of America and the International Association of Business Communicators.

He is a graduate of Yale University with a bachelor's degree in history.

Bruce D. Perkins

Senior Vice President, Health Care Delivery Systems & Clinical Processes

Bruce Perkins, Senior Vice President, Health Care Delivery Systems & Clinical Processes, is responsible for leading Humana's Clinical Operation, Pharmacy Operation, including the Right Source subsidiary, development and management of provider networks and the health and well being subsidiary LifeSynch.



Bruce joined Humana in 1976. During his 32-year career with the company, he has worked in various financial and operational leadership positions – including CFO, COO and CEO of the company's flagship hospital, and later as a regional vice president responsible for all of Humana's Florida hospitals. After Humana divested its hospitals in 1993, Bruce served as regional vice president and divisional president for several Humana health plans.

Since 1999, he has led the development of our national provider network which now spans 50 states and includes 552,000 providers. In 2007, Bruce assumed responsibility for our health and well being subsidiary (LifeSynch) and in 2008 he assumed responsibility for all Clinical and Pharmacy operations.

In addition to his Humana responsibilities, Bruce has served as treasurer of the American Association of PPOs.

He earned a bachelor's degree in finance with a minor in economics from the University of Louisville.

William J. Tait

Vice President, Commercial Sales and Market Operations

Bill Tait, Humana's Vice President of Sales and Market Operations, is responsible for Humana's overall commercial sales and market operations.

Since joining Humana in 2002, Bill has introduced a broader consultative account-management process and implemented a consistent field sales strategy and structure.

Under Bill's direction, Humana's sales organization has successfully implemented a focus on driving growth in our Smart products, significantly increasing our national commercial membership base and enhancing the sales organization's focus on human capital acquisition and development.

From 1997 through 2001, Bill served as President of CIGNA Healthcare's Mid-Atlantic region, covering six states and the District of Columbia. In this role, Bill was responsible for health care operations, sales, marketing and finance. Previously, Bill served for 21 years with Aetna, most recently as President and General Manager of the company's Metro New York market.

Bill has a bachelor's degree in business administration finance from Drexel University.



Christopher M. Todoroff

Senior Vice President and General Counsel

Chris Todoroff became Senior Vice President and General Counsel for Humana in August 2008. In this role, Chris is responsible for providing strategic legal direction to operational and financial management, corporate governance oversight, litigation management and mergers and acquisition analysis. He also has responsibility for the Internal Audit and Compliance functions.

Prior to joining Humana, Chris served as Vice President and Senior Corporate Counsel for Aetna Inc. He also previously was in private practice in New York and Florida.

Chris holds a Juris Doctor, cum laude, from Cornell Law School, where he was an editor of the Cornell Law Review, and a bachelor's degree in business administration from Rutgers University.

