



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON
A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

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**A.M. Best Revises Rating Outlook to Stable for Humana Inc.
and Its Flagship Insurance Subsidiaries**

Ratings Supplement

The FSR of A- (Excellent) and ICRs of “a-” have been affirmed, with a revised outlook to stable from negative, for the following subsidiaries of **Humana Inc.**:

- **Humana Insurance Company**
- **Humana Insurance Company of Kentucky**
- **HumanaDental Insurance Company**
- **Humana Insurance Company of New York**
- **Humana Medical Plan, Inc.**
- **Humana Health Plan, Inc.**
- **Humana Health Insurance Company of Florida, Inc.**
- **Humana Health Plan of Ohio, Inc.**
- **Humana Wisconsin Health Organization Insurance Corporation**
- **Humana Employers Health Plan of Georgia, Inc.**

The FSR of A- (Excellent) and ICR of “a-” have been affirmed, with a negative outlook, for **Kanaswha Insurance Company**, a subsidiary of **Humana Inc.**

The FSR of B++ (Good) and ICR of “bbb+” have been affirmed, with a revised outlook to stable from negative, for the following subsidiaries of **Humana Inc.**:

- **Humana Health Benefit Plan of Louisiana, Inc.**
- **Humana Health Plan of Texas, Inc.**

The FSR of B++ (Good) and ICR of “bbb” have been affirmed, with a revised outlook to stable from negative, for **CarePlus Health Plans, Inc.**, a subsidiary of **Humana Inc.**

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The FSR of B++ (Good) and ICRs of “bbb” have been assigned, with a stable outlook, to the following subsidiaries of **Humana Inc.**:

- **CompBenefits Company**
- **CompBenefits Dental Inc.**
- **CompBenefits Insurance Company**
- **DentiCare Inc.**
- **OSF Health Plans, Inc.**
- **OSF Health Plans, Inc. (HMO)**

The FSR of B+ (Good) and ICRs of “bbb-” have been affirmed, with a negative outlook, for the following subsidiaries of **Humana Inc.**:

- **Humana Insurance of Puerto Rico, Inc.**
- **Humana Health Plans of Puerto Rico, Inc.**

The following debt ratings have been affirmed with a revised outlook to stable from negative:

Humana Inc.—

- “bbb-” on the \$500 million 6.45% senior unsecured notes, due 2016
- “bbb-” on the \$300 million 6.30% senior unsecured notes, due 2018

The following indicative ratings on universal shelf securities have been affirmed with a revised outlook to stable from negative:

Humana Inc.—

- “bbb-” on senior note securities
- “bb+” on subordinated debt securities
- “bb” on preferred shares

Founded in 1899, A.M. Best Company is a global full-service credit rating organization dedicated to serving the financial and health care service industries, including insurance companies, banks, hospitals and health care system providers. For more information, visit www.ambest.com.

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