

HUMANA INC  
Form 8-K  
July 26, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

**WASHINGTON, D.C. 20549**

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934**

Date of Report: July 26, 2004

**(Date of Earliest Event Reported)**

HUMANA INC.

**(Exact name of Registrant as specified in its Charter)**

Delaware  
(State of  
Incorporation)

1-5975  
(Commission  
File Number)

61-0647538  
(I.R.S. Employer  
Tax Identification No.)

500 West Main Street  
Louisville, KY 40202  
(Address of principal executive offices, including zip code)

(502) 580-1000

(Registrant's telephone number, including area code)

Item 12. Results of Operations and Financial Condition.

An earnings release for the period ending June 30, 2004 was issued by Humana Inc. this morning, a copy of which is attached hereto as Exhibit 99 and is incorporated herein by reference.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HUMANA INC.

BY: /s/ Arthur P. Hipwell

**Arthur P. Hipwell**  
**Senior Vice President**  
**and General Counsel**

Date: July 26, 2004

INDEX TO EXHIBITS

<u>Number</u>	<u>Description</u>
99	Earnings Release, dated July 26, 2004, issued by the Company