This study reports on the 10-year experiences at one corporation with an annual HRA program. The HRA was offered as part of an annual fall Wellcheck health event at the Progressive Corporation. Participation and health risks were tracked among the 2,433 employees who were continuously employed from 1990 to 1999. Cost analyses were conducted among a subset of these employees who were in an indemnity insurance plan and non-pregnant (N=1,211). HRA participation rates per year ranged from 14% to 36% over the 10-year study period. Cumulative participation rates increased from 34% in 1990 to 79% in 1999. First-time HRA participants were recruited in every year. There was a trend for first-time participants to be more high-cost toward the end of the study years. Median costs and the number in the top twenty-fifth percentile of costs were significantly higher for participants than nonparticipants. Programs which are consistently offered bring first-time participants into the programs and provide opportunities to participate repeatedly.