This is a case study of long-term participation in the comprehensive health promotion program at The Progressive Corporation among 1,272 employees. The comprehensive program (N=627 participants) included intervention programs and an on-site fitness center. The limited program (N=645 participants) consisted mainly of health risk awareness and identification programs. Level of participation had little association with number of health risks, but did appear to be associated with increasing medical costs. High cost participants in the comprehensive program had a moderation in their health costs over three years, while high cost participants in the limited program had a 55.5% increase in average medical costs over three years. Participants in the comprehensive program had an average decrease in medical costs of $96, while participants in the limited program had an average increase of $408. A comprehensive health promotion program appears to be effective in moderating medical costs.