This study at a major financial services corporation sought to investigate the association of arthritis with on-the-job productivity, also termed "presenteeism." Using a modified version of the Work Limitations Questionnaire (WLQ) incorporated into a Health Risk Appraisal (HRA), 17,685 employees responded to the survey in 2002. Of the 16,651 respondents meeting inclusion criteria, 2,469 (14.8%) reported having arthritis, and 986 (39.9% of those with arthritis) also reported that they were under medical care and/or taking medication for arthritis. Employees with arthritis were older, predominantly female, and reported a higher number of comorbidities. Although all four domains of the WLQ (physical, time, mental, and output) were impacted by arthritis, the greatest productivity effect, as expected, was on physical work tasks. Health risks also play a role in the relationship between arthritis and presenteeism, with high-risk individuals reporting 7%-10% additional loss of productivity compared to low-risk individuals. In addition, those who reported receiving medication and/or treatment for arthritis had a 2.5% excess productivity loss independently attributed to their arthritis, which equals approximately 1,250 US dollars per employee per year, or 5.4 million US dollars to the corporation. This arthritis effect was discernible in those with low and moderate levels of health risk, but was not as evident in those with high health risks; in that group, health-associated decrements in productivity were much larger. Arthritis is associated with work productivity loss. Disease management programs should focus on pain management and arthritis-associated health risks and comorbidities in order to significantly decrease arthritis-related losses in on-the-job productivity.