

The Business Case, in One Page

For finance, HR, and benefits leaders. What the Thriving Challenge costs, what it measures, and the plain scope of what a four-week engagement can and cannot claim.

If you are self-insured: the exposure you already carry

A self-insured employer pays its population's claims directly, so every driver of future claims is already on your books, it just isn't visible until claims are filed. Mental, emotional, and social wellbeing are leading drivers of downstream utilization, and peer-reviewed meta-analysis of workplace behavioral health investment has found on the order of \$190 in reduced medical claims per \$100 invested. As a worked illustration, a 1,000-employee self-insured employer seeing a 5% reduction in claims would retain roughly \$790,000 a year. These figures illustrate the size of the exposure; they are not a guarantee of program results.

If you are fully insured: the talent case

Employers who do not carry claims directly still carry the people costs wellbeing drives: attraction, retention, engagement, and absence. A visible, well-run wellbeing benefit is part of how competitive employers win and keep talent, and the Challenge gives you both the benefit itself and a population-level read on where your people most need support, which sharpens every other benefits decision you make.

What the Challenge is

A four-week, fixed-price engagement. Employees take a brief eight-dimension wellbeing reading at the start and again at the close, and engage with guided content in between at their own pace. You receive a group-level picture: where your population is strong, where it needs attention, and how it moved over the month. Individual responses are never visible to you; group views require at least twelve respondents. It runs self-serve, one join link your team sends company-wide, no rollout project, no IT integration.

Pricing

Tier	Price	Headcount	Includes
Starter	\$2,500	Up to 50	Automated Challenge report
Team	\$4,500	Up to 150	Automated Challenge report
Growth	\$7,500	Up to 500	Report + live data insight session
Enterprise	\$12,500	Up to 2,000	Report + live session + planning conversation

One fixed fee per Challenge. No per-employee charges, no subscription, no cancellation exposure. Larger population licensing is available separately by conversation.

The plain scope

A single four-week Challenge does not, by itself, reduce claims, and we will not tell you otherwise. The evidence for claims impact comes from sustained engagement over months. What the Challenge gives you is the leading indicator you currently lack: a private, candid baseline of how your population is actually doing across eight dimensions of wellbeing, movement over the month, and a clear view of which dimensions carry the most risk, so that any larger investment you make afterward is aimed at your population's real needs rather than a guess.

Why the data is trustworthy

Measurement built on the Thrivability Index, an open standard (CC BY 4.0) whose full methodology is public at thrivability.ai, aligned with the Global Flourishing Study's framing of human flourishing. Because individual answers are never visible to the employer, people answer candidly, which is what makes the group picture worth acting on.

Figures cited are illustrative and drawn from published research on workplace behavioral health investment generally; individual results vary. This brief is informational and not financial advice.