



Qualified Compensation Alternative for Recovering Employees

FOR EMPLOYEES



What is QCARE?

QCARE is a **simple, no-cost, online designation** to recognize employers with a responsible Texas injury benefit program that satisfies high industry standards.

Why QCARE?

Quality injury benefits from your employer.

Better medical outcomes, wage replacement and legal rights.

1. Confirmation of quality, transparent work injury protection. Not “opt out”.
2. Fast medical care from the best providers. In pursuit of better medical outcomes.
3. Injury benefits while retaining the right to sue. If employer caused the injury.
4. Full and fair review of injury benefit claims and appeals. Same standard used in other employer-sponsored benefit plans.

10 Standards

1. Awareness of Negligence Liability Exposure
2. Compliance with State Law Employee Notices and Filings
3. Defined Injury Benefits
4. Fair, Well-Communicated Injury Reporting Standards
5. Broadly Defined Covered Injuries
6. Benefits Paid Without Regard to Fault
7. Employer Pays 100% of Cost from Date of Hire
8. Compliance with ERISA federal employee benefit laws
9. Broad Insurance Coverage
10. Approved Claims Administration



You deserve medical, disability and other benefits coverage if you are hurt at work. Learn more about the Association for Responsible Alternatives to Workers' Compensation and the “Goals” of Texas injury benefit plans at www.arawc.org.

If unsure about your work injury protection, ask your employer whether you have workers' compensation or QCARE coverage.

**For More Information
visit our website at qcare.org**