



Qualified Compensation Alternative for Recovering 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?

Choice in quality injury benefit programs for your Texas employees.

With better medical outcomes and lower costs for you.

- 1. Protect & Promote Texas Injury Benefit Programs** without adding more state or federal government regulation or taxpayer expense.
- 2. Reputation Management by bringing clarity and credibility** to your Texas injury benefit program. You are not simply “opting out”.
- 3. Enhanced Defense of Negligence Liability Claims and Regulatory Investigations** through compliance with industry-set standards.
- 4. Sustaining a Healthy, Competitive Marketplace** with employer choice among insurance companies and service providers.

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 competitive choice in work injury benefits for your Texas employees. That choice may be workers' compensation or a QCARE-certified injury benefit plan. Contact your insurance agent for details. And join the Association for Responsible Alternatives to Workers' Compensation at www.arawc.org

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