



EMPLOYERS COUNCIL ON FLEXIBLE COMPENSATION

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April 24, 2009

The Honorable Charles E. Grassley
United States Senate
135 Hart Senate Office Building
Washington, DC 20510

Dear Senator Grassley,

On behalf of the Employers Council on Flexible Compensation (ECFC), I am writing to thank you for sponsoring S. 702, the Long-Term Care Affordability and Security Act of 2009. ECFC is a membership association dedicated to maintaining and expanding private employee benefit programs on a tax-advantaged basis. ECFC's more than 100 members include employers who sponsor employee benefit plans and as well as insurance, accounting, consulting, and actuarial companies that design or administer employee benefit plans throughout the nation.

In recent years, the cost of home and nursing facility-based long-term care has increased rapidly, and this trend is expected to continue well into the future. A long-term care policy can help individuals maintain their financial and health security as they age. By permitting the offering of long-term care insurance through cafeteria and flexible spending arrangements, S. 702 takes a crucial step toward improving the affordability of long-term care policies and helping Americans plan for their retirement years.

Again, the ECFC membership is grateful for your leadership on this issue.

Sincerely,

David M. Carver
Executive Director