

For Your Benefit Employee Communications – 2007 Redesign

Employee newsletter and facility poster, produced quarterly. Directed creative. Digital printing. Other materials included inserts, posters and postcards. All materials produced bilingual, English and Spanish.

First Quarter, 2007

Paperless EOBs!

Beginning in April, registered subscribers to Aetna Navigator will receive their Explanation of Benefits (EOBs) electronically. During the month of March, subscribers will receive postcard and e-mail communications providing more information about this new feature. Aetna will then set the "Turn Off Paper" option for all subscribers in April. Keep in mind you always have the ability to elect the "Mail Me Paper" option if you find the electronic statement does not meet your needs.





OC EMPLOYEE
BENEFITS NEWSLETTER
1ST QUARTER 2007

FOR YOUR BENEFIT

FSA Claim Deadline Approaching!

The deadline to file claims for your 2006 Health and Dependent Care Flexible Spending Account(s) is March 31, 2007! This means that all claims for 2006 must be received and date-stamped by Aetna's claim payment office on or before March 31, 2007 to be eligible for reimbursement.

Download reimbursement forms by visiting HR Online > Compensation & Benefits > Benefit Forms. For more information on Spending Accounts, log on to www.Aetna.com/FSA.



How to Survive Your Next Hospital Stay

Are you or a loved one facing surgery or hospitalization? How do you know the best hospital for the care that you need? The closest hospital is not always the best choice. Subscribers to Aetna Navigator™ can find the answers using the Hospital Comparison Tool.


This tool provides information to help members compare hospitals by procedure or diagnosis within a specific geographic area. Your custom report is created based on four criteria:

- Number of patients treated per year
- Complication rates
- Mortality rates
- Length of stay

Hospital performance on any of these four factors does not mean you will have a good or bad outcome. You need to consider multiple factors when choosing a hospital for care and seek out additional sources of information in your decision-making process, including talking to your physician and hospital directly and determining if the hospital is an in-network provider according to your health plan.

Access the Hospital Comparison Tool by selecting "Compare Hospitals" under "Take Action on Your Health" at www.AetnaNavigator.com.

Keep in mind that this comparison is not a substitute for medical advice; you should review the report with your doctor to see which hospital(s) is the best option for you.



Deadline for Coverage Changes

If you have a change in your dependents (birth, marriage, divorce, graduation, etc.) be sure to contact the Benefits Service Center at 1.800.725.9335 within 30 days after the event.

In This Issue

- A Message from Joseph High, Chief People Officer
- 401(k) Catch-Up Contributions
- New Discount Programs
- Spending Account Deadline

Contact Us With Benefits Questions

Compensation & Benefits
@owenscorning.com
1.800.725.9335

Because we want you to know about the tools, resources and benefits you have as an Owens Corning employee.

TOLEDO, OHIO 43689
ONE OWENS CORNING PARKWAY
OWENS CORNING HEADQUARTERS

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A Message from Joseph High

You probably know that heart disease is the leading cause of death in the United States. What you may not know is that Owens Corning spends more on heart disease claims for employees and their dependents than any other health problem. This is the perfect time to think about what you can do to protect your "heart health" and enjoy a full life.

Joseph C. High
Senior Vice President
Human Resources

Making small changes in your life can make a big difference. Eating a variety of nutritious foods, maintaining a healthy weight and getting regular exercise are some of the simple ways you can fight heart disease. Other steps include taking advantage of the tools and resources available to you as an OC employee.

Start with a Health Assessment. This is an important step in understanding your risk for heart disease. Log on to www.SimpleStepsLife.com to learn more about your personal health and receive an action plan(s) that's appropriate for you.

Know Your Numbers. Take advantage of preventive care screenings through your doctor, with 100% coverage when the OC Preventive Care Guidelines are followed. These numbers will help you and your doctor outline specific steps toward long-term health, as well as help identify health problems before they become serious.

Quit Tobacco. If you use tobacco products, make this your year to quit. Free & Clear, one of the most successful tobacco cessation programs, is available to you at no cost. Sign up by calling 866.784.8464 or visiting www.FreeClear.com/owenscorning.

I encourage you to begin the steps that can make a year-round, life-long difference in your health.

Because we care about you,

Joseph C. High

New Tobacco-Cessation Medication for 2007

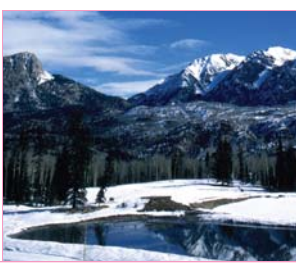
Owens Corning is pleased to offer coverage for a new medication to assist tobacco users in quitting. The medication, Chantix, is obtained by prescription and paid in full when you enroll in the **Free & Clear® Quit For Life™ Program**.

Free & Clear's Quit Coaches work with you to create a personalized quit plan and provide decision support about the various medication options available.

If Chantix is determined to be the most effective method for you, your Quit Coach will send you a letter to take to your doctor to have the prescription written.

The Free & Clear® Quit For Life™ Program is available to all employees and adult dependents at no cost if covered by an OC health plan. The program uses individual telephone support, Quit Guides and if appropriate, will provide free nicotine patches or gum to help get you on the road to healthier living.

Call 1.866.784.8454 or log on to www.FreeClear.com/owenscorning to enroll.



401(k) "Catch-Up" Contributions

If you are age 50 or will turn 50 anytime during 2007, you are eligible to make a "catch-up" contribution to your 401(k) Savings Plan. A catch-up contribution allows you to contribute anywhere from 1–50 percent of compensation for catch-up purposes.

For 2007, the IRS dollar limit on catch-up contributions is \$5,000 and is in addition to the maximum deferral limit of \$15,500.

To make a catch-up contribution election, log on to Fidelity NetBenefits® at www.401k.com or dial 1.800.601.4015 to speak with an OC Benefit Center Representative.

Benefits Information by Phone

OC Benefits Service Center
1.800.725.9335

Aetna Medical
1.800.356.6285

Aetna Pharmacy (Retail)
1.800.238.6279

Aetna Pharmacy (Mail Order)
1.888.612.3862

Aetna Spending Accounts
1.888.238.6226

Fidelity 401(k)/Pension/HSA
1.800.601.4015

Delta Dental
1.800.524.0149

EAP/Behavioral Health
1.800.351.7669

EyeMed Vision Care
1.866.723.0514

Marsh Voluntary Programs
1.800.362.5865

Principal Health Care
1.866.602.9263


New On Aetna Navigator: Your Health History Report

Registered subscribers of Aetna Navigator can now view their personal Health History Report online!

This report provides you with a centralized, easy-to-use summary of your medical and prescription drug information based on claims filed with Aetna.

This report makes it easy to view and track information for yourself and dependents by organizing the data into user-friendly categories. The Report is formatted for easy printing so you can share information such as office visits, immunizations and X-rays with your doctors and other health care providers.

To view your report, log on to www.AetnaNavigator.com and select Take Action on Your Health > Health History.



New OC Discount Programs

For Sale: Used OC Cars

Employees are now able to buy used company vehicles online!

If you are shopping for a used car or truck, you can look through OC's used fleet vehicles. These vehicles are priced below what buyers would pay for a similar vehicle at a dealer lot. The site includes pictures, equipment information and a condition report.

Log on to <https://eValueBuy.phh.com> to begin shopping. The login is owens (case sensitive) and the password is owens.

When you find a vehicle, you can use the financing available through the web site or arrange for your own.

The Web site will post the vehicle for two weeks. After that it will no longer be available. Vehicles are sold "as is" with no expressed or implied warranty.

Rules for the eValueBuy program:

1. Available to US employees and designated contractors only.
2. In addition to the price of the vehicle, you will be charged a \$95 fee to cover administrative costs.
3. Once you have provided your information and confirmed your intention to buy the vehicle, you are committed to purchasing the vehicle.

For more information, contact PHH at evbcontactus@phh.com.

401(k) "Catch-Up" Contributions

Dell Discounts

Did you know all employees and their families are eligible to receive discounts through the Dell Employee Purchase Program?

The Dell program provides discounts on Dell computers and peripherals on the Dell site. All OC employees receive a discount of at least 12%!

In order to use the Dell benefits, log on to www.Dell.com/owenscorning and click "Start Shopping" and make your purchase! Your discount is calculated at checkout.

Verizon Wireless Offer Extended!

Good News! OC's Verizon Wireless offer has been extended through April 7!

This special offer allows OC employees to receive discounts not available to the public.

To find out your discount, log on to www.VerizonWireless.com/discount and enter your OC e-mail address. If you do not have an OC address, contact Verizon at 216.978.5858 to receive details on available discounts.

Online Benefits Information

HR Online: If you have access to GlobalLink, click on [HR Online > Compensation & Benefits](#).

HR on the Net: From any computer with Web access, go to <http://hr.owenscorning.net>. Log in using your PeopleSoft user name (e.g. SMITH.T) and your HR on the Net password (for first-time users, this is your Social Security number). For assistance, call the Help Desk at 1.877.650.9581.

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Second Quarter, 2007

The Free & Clear® Quit for Life™ Program is now better than ever!



Along with your one-on-one phone sessions with a professionally trained Quit Coach, you can now access Web Coach™, the program's interactive website where you can:

- Track your progress
- Complete various exercises
- Update your Quit Plan, and
- Participate in discussion forums with Quit Coaches and others who are trying to quit

Once you enroll in the Quit For Life Program, you will receive an e-mail with your log in information to get started right away.

Quitting tobacco is not easy so we want to help you every step of the way. Web Coach provides you another resource to help you achieve your goal of being tobacco-free.

Join the Free & Clear® Quit for Life™ Program today. Enrollment is easy. Simply dial 866.784.8454 or log on to www.freeclear.com/owenscorning



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OC EMPLOYEE | BENEFITS NEWSLETTER | 2ND QUARTER 2007

FOR YOUR BENEFIT

Save Time and Money with Aetna Rx Home Delivery

If you take maintenance medications for a chronic condition, check out Aetna Rx Home Delivery, available through your OC prescription drug plan. Ordering your medications through Aetna Rx Home Delivery is easy and convenient, and depending on your pharmacy plan design, you could save money too.

Here are some other advantages of using Aetna Rx Home Delivery:

- You can obtain up to a 90-day supply of the medications you take regularly (as prescribed by your doctor).
- Medications are shipped right to your door or the location of your choice.
- Prompt...confidential delivery of your medications.
- Your covered prescriptions are screened to check if they might interact with medications that Aetna's pharmacy claims system shows you may already be taking.
- Registered pharmacists check your order for accuracy and are available 24 hours a day, 7 days a week in case of emergency.
- You can place your refill orders by phone, mail or online.

Get Started Today!
After you have obtained a short-term supply of your maintenance medication(s) at a local pharmacy, take advantage of Aetna's Home Delivery with this simple two-step process.

Step 1 – Obtain a prescription from your doctor for each maintenance medication (typically a 90-day supply) that you or a family member is taking. The number of refills your doctor will allow should be noted on the prescription.

Step 2 – Complete and mail the Aetna Rx Home Delivery Order Form and Patient Registration Form along with your new prescription(s) OR your doctor can fax your prescription(s) and completed Order Form to 800.416.9264. Forms are available for download at www.AetnaRxHomeDelivery.com.

You should receive your medication within 7 to 10 days after Aetna Rx Home Delivery receives your complete order.

Aetna Rx Home Delivery

Phone: 866.612.3862
 Fax: 800.416.9264
 On the Web: www.AetnaRxHomeDelivery.com
 Address: Aetna Rx Home Delivery
 PO Box 417019
 Kansas City, MO 64179-7892



Deadline for Coverage Changes

If you have a change in your dependents (birth, marriage, divorce, graduation, etc.) be sure to contact the Benefits Service Center at 1.800.725.9335 within 30 days after the event.

In This Issue

- A Message from Joseph High, Chief People Officer
- Claim Denied!
- Tools You Can Use
- Summer Skin Safety
- Invest in Your Future
- Free & Clear – Better than Ever!
- Deadlines for Coverage Changes

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Because we want you to know about the tools, resources and benefits you have as an Owens Corning employee.

TOLEDO, OHIO 43669
 ONE OWENS CORNING PARKWAY
 HEADQUARTERS
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A Message from Joseph High

When we talk about engagement at Owens Corning, most of us immediately think of unlocking the talent of every employee to accelerate business results and the employee engagement survey. Today I want to talk to you about another type of engagement... how you can be engaged in your personal health.

You can do this in a variety of ways. Making sure you have a good relationship with your family doctor is important as they play a key role in managing your health. Whether it's learning about an opportunity for better care, talking about a potential medical issue or getting advice on managing a chronic condition, you're actively engaging.

Another way you become engaged is by using the tools and resources OC provides. Each issue of **For Your Benefit** highlights resources available that can help you become a more active participant in your personal health care decisions.

Becoming engaged is not always an easy task, but the benefits are enormous. Take time to review the resources available to you in the "Tools You Can Use" article. Increase your engagement in your well being and see the difference it can make.

Because we care about you,

Joseph C. High

Claim: DENIED

One of the most frustrating events an employee can have with their benefits is receiving a claim denial. This article provides some helpful tips on how to manage those times when it appears your claim should be paid.

Review your Explanation of Benefits (EOB) statement first to learn why the claim was denied. In some cases, the claim may have been submitted with incomplete information. The insurance provider (e.g. Aetna, Principal, Delta Dental) may simply need more information. Contact your insurance provider to understand how the claim was processed, what information is needed and how to obtain it.

If your claim is still denied, you may need to submit more details about the procedure(s) that were done. You have two opportunities to appeal your claim. If the procedure is considered an experimental procedure, work with your doctor to provide information that shows that the procedure is no longer in a trial stage and is a treatment that has been recognized by the medical community as effective and appropriate for your condition. Your appeal will be reviewed by your insurance provider and a determination will be made. You will be notified of their decision no later than 60 days after your appeal is received.

Preventive care services can sometimes be denied as a preventive claim even though they are covered at 100% when performed according to OC's guidelines. If you visit your doctor for a routine exam and your claim was not processed as preventive, supply the insurance provider with the office notes taken during your visit along with a letter requesting a review of the initial determination. Also, if your doctor notices a medical issue during your preventive exam, such as a colonoscopy screening, the claim will be coded as medical and not preventive care. In this case, contact the insurance provider and advise that the colonoscopy was done as a routine screening. If it is your first and within the age and frequency stated in the OC Preventive Care guidelines, the insurance provider should reprocess your claim.

As a reminder, the OC Benefits Service Center is here to help. If you have contacted your insurance provider and are not making timely progress towards a solution or are having trouble with next steps, dial 800.725.9335 or x8490 in Toledo to speak to a representative.

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1.866.723.0514

Marsh Voluntary Programs
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Principal Health Care
1.866.602.9263

Summer Skin Safety

According to the Skin Cancer Foundation, one in five Americans will get some form of skin cancer. Here's how to protect yourself and your skin while enjoying the summer sun:

Get Some Shade – You don't have to avoid the sun, but do exercise good sun sense and seek shade when the sun's rays are at their peak between 10 a.m. and 4 p.m.

Cover Up – When you're out in the sun, minimize your exposure to ultraviolet rays by wearing sunscreen with an SPF of at least 15 that blocks both UVA and UVB rays. Consider tightly-woven clothing and a wide-brimmed hat.

Add a Shield – Consider sun-shielding products endorsed by the Skin Cancer Foundation and wear sunglasses whose labels say they protect against UV rays.

Keep Checking Your Skin – Examine your skin once a month. Watch for any changes in moles, a sore that does not heal, a skin growth that increases in size, or a spot that continues to itch, hurt or scab. If you detect any of these signs, a new growth, or skin change, contact your doctor right away.

Protect Yourself From The Sun With Simple Steps To A Healthier Life
Summer is the time for fun in the sun. Owens Corning's online wellness program, Simple Steps To A Healthier Life®, has some bright ideas on how to protect yourself. Head to the References and Resources section and check out Skin Care Savvy in the Wellness Kits To Go. It can help you learn what you can do right now to protect your skin from the sun's harmful rays. Review your Health Report on skin cancer to learn more about sun protection and how you can help lower your risk of skin cancer. When the heat is on this summer, keep safe with Simple Steps To A Healthier Life.

Log on to:
www.SimpleStepsLife.com today!

Invest in Your Future— with the Help of Your Savings Plan

It's not just a retirement plan. Your 401(k) savings plan is a great way to help you attain your savings goals. By contributing even a small amount to your 401(k), your savings have the potential to really add up!

See for yourself the impact this could have on your savings. Let's assume you contribute five percent of your salary and have a six percent rate of return over a 20 year period.

Five Percent Contribution			
Salary	Weekly Amount	Your Contribution Over 20 Years	Total 20-Year Savings
25,000	\$24	\$24,960	\$47,400
50,000	\$48	\$49,920	\$94,700

And this example does not include the company match, which makes your savings opportunity even greater! It's never too late to start, the important thing is to get started and watch your money grow!

Fidelity website:
www.NetBenefits.com
Fidelity OC Benefit Service Center: 800.601.4015

Tools You Can Use

RESOURCE	WHAT'S AVAILABLE
www.AetnaNavigator.com	HealthFund balances, claim status, DocFind, pharmacy Search, Price-A-Drug
www.Principal.com	Benefit plan details, claim status, provider directory
http://HR.OwensCorning.net	Personalized health care plan information, links to medical providers, summary plan descriptions and comparison charts
www.SimpleStepsLife.com	Create and update a health assessment, receive personalized action plans and participate in a variety of healthy living programs
www.WebMD.com	Health information and assessments, exercise tips and nutrition information

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Third Quarter, 2007

Understanding Your OC Warrants

When Owens Corning emerged from bankruptcy in 2006, outstanding shares of OC stock in the OC 401(k) plans were converted to "warrants." For each share of stock held in the plan, participants were credited with .141926 warrants, which is about 14 warrants per 100 shares of OC stock. A warrant simply gives you the right – but not the obligation – to buy a share of OC stock for \$45.25 no later than October 31, 2013.

To view or sell your warrants, simply contact Fidelity at 800.601.4015 or log on to NetBenefits at www.NetBenefits.com.




OWENS CORNING
INNOVATIONS FOR LIVING™

ONE OWENS CORNING PARKWAY
TOLEDO, OHIO, USA 43659
1-800-GET-PINK
www.owenscorning.com

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OC EMPLOYEE | BENEFITS NEWSLETTER | 3RD QUARTER 2007

FOR YOUR BENEFIT

What's Your Number?

Do you know your blood pressure reading? Cholesterol level? Heart rate? A few numbers don't mean much...until your health is at risk. Preventing serious illness before it occurs – or at least minimizing it with an early diagnosis – can save you money and even avoid the need for long-term medical treatment. And it could even save your life!

The preventive care guidelines enclosed in this issue of **For Your Benefit** provide a detailed list of covered services and frequencies by age group for employees and dependents covered on an OC medical plan*. These guidelines are based on information from the American Medical Association, American Heart Association, American Pediatrics Association, and the American Cancer Society. OC's medical plans cover these services at 100 percent when you follow the guidelines and use in-network providers.

Here are a few tips for using your preventive care benefit:

- **Take a copy of the guidelines to your doctor.** This way your doctor knows exactly what is covered under your medical plan and how frequently a procedure or test can be done.
- **Make sure the claim is coded correctly.** Make sure the doctor or office staff knows your visit was preventive and that the claim should be coded that way.
- **Follow up if necessary.** If you believe a claim was processed incorrectly, contact your insurance provider. They can help you understand how the claim was processed and if any additional information is needed from you.

Preventive care visits are worth your time. The average time for one visit – and to find out your numbers – is about an hour. You may be able to avoid serious conditions in the future just by paying

closer attention to your health today. If you haven't taken advantage of your preventive care benefit, now is a good time to do so. Find out your numbers!

If you have questions about preventive care services, contact the OC Benefits Service Center at 800.725.9335 or x8490 in Toledo.

**HMO plans have different preventive care guidelines, benefits and limits.*



Because we want you to know about the tools, resources and benefits you have as an Owens Corning employee.

In This Issue

- A Message from Joseph High, Chief People Officer
- You Deserve Quality Health Care
- Fight Off Sleep Pirates
- Real Story: Tobacco-Free in Newark
- Understanding Your OC Warrants

Contact Us
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Compensation & Benefits
[@owenscorning.com](mailto:owenscorning.com)
1.800.725.9335



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A Message from Joseph High

When it comes to good health, do you "know your numbers"? As you read in the cover article, one of the most important things you can do for your health and your family's health is to have regular checkups with your doctor. These checkups can help your doctor tell you how you're doing in key health areas. In knowing this information, doctors can detect and treat problems early – before they become complications later.

I am pleased that more and more OC employees and their family members are taking advantage of this important benefit. Our participation rate in preventive services continues to increase every year, and I'm hopeful in the near future I will be able to tell you that all our employees and family members are using these essential services.

These screenings are part of OC's preventive care guidelines because we believe they're vital to ensuring your continued good health. If you are scheduled to have a preventive care visit and haven't yet, I encourage you to pick up the phone and make an appointment. The health investment you make today can help you realize a healthier and more rewarding future. Your health can't wait!

Because we care about you,

Joseph C. High



Joseph C. High
Senior Vice President
Human Resources

You Deserve Quality Health Care

What exactly is health care quality? We know that quality means different things to different people. Some people think that getting quality health care means being able to see the doctor right away, being treated fairly by the doctor's staff or having the doctor spend a lot of time with them.

While these things are important to all of us, clinical quality of care is even more important. Think of it like this: getting quality health care is like taking your car to a mechanic. The people in the shop can be friendly and listen to your complaints, but the most important thing is whether they fix the problem with your car and get it right the first time.

Aetna's Aexcel network makes it easy to locate a quality specialist. Aexcel is a label for specialist doctors who have met specific criteria for clinical performance and efficiency. To locate an Aexcel specialist, simply log on to Aetna Navigator and choose **Find a Specialist** in the **DocFind** feature. Enter your search criteria, and

look for the blue stars * to find specialists who meet your individual needs and Aetna's clinical performance and cost-efficiency standards.

You can find Aexcel specialists in the following categories:

- Cardiology
- Otolaryngology
- Neurosurgery
- Gastroenterology
- Urology
- Orthopedics
- Neurology
- Cardiothoracic Surgery
- Plastic Surgery
- Obstetrics & Gynecology
- General Surgery
- Vascular Surgery



www.AetnaNavigator.com
800.356.6285

Real Story: Tobacco-Free in Newark

"Real Stories" are articles based on employee feedback and interviews about how our benefits work in real-life situations. In this story we're departing from the usual practice of keeping the name of the employee confidential.

"If Owens Corning didn't offer the Free & Clear program, I would not be tobacco-free today."

Meet Joyce Dennison Joyce is a fabrication operator at the Newark, Ohio Insulation plant. And she's been tobacco-free for 18 months thanks to OC's tobacco-cessation program through Free & Clear.

"I started smoking at work and it just became a habit." A habit that lasted nearly 30 years. Tired of a nagging cough and her husband saying she "smelled like an ashtray," she picked up the phone and dialed Free & Clear.

Joyce was nervous about joining the program – she tried two previous times to quit smoking but found the weight gain wasn't worth it. She explained this concern to her Quit Coaches and they

worked with Joyce to develop strategies and solutions to deal with weight gain. In fact, she's pleased to report that the 15 pounds she gained when she first started the program are now gone!

Due to her tremendous success with the Free & Clear program, Joyce volunteered to share her story with others who are trying to quit tobacco. To watch her video message, log on to www.FreeClear.com and click on participant videos.

You may know others who are determined to give up tobacco. So far, over 1,050 employees and spouses have registered for Free & Clear! If one of them is your co-worker, be sure to give them your support for taking the tobacco-free challenge.

To learn more or register for the Free & Clear program log on to www.FreeClear.com/owenscorning or dial 800.784.8454.

If you would like to share a real story that may help other OC employees, please contact us at ForYourBenefit@owenscorning.com

Fight Off Sleep Pirates

Trouble falling asleep? You're not alone. Lack of sleep is common for many of us. Fortunately, the solution may lie in simple lifestyle changes. Bad diet, lack of exercise and stress are just a few of the common sleep pirates. Make some adjustments in your daily habits, and you're likely to snooze better.

Diet

- **Caffeine** It may affect you more than you think. Steer clear from food or beverages that contain caffeine in the afternoon and see if that helps you sleep better.
- **Alcohol** It may get you to sleep faster, but alcohol makes for a much less restful sleep.
- **Food** Heavy meals close to bedtime are not good, but going to bed hungry is just as bad. For late-night hunger, eat a small snack.

Lifestyle

- **Stress** Work, family problems... any of life's stresses can ruin a good night's sleep. Reduce your stress level, and you'll sleep better.

If changes in your daily habits don't work, talk to your doctor. Sleeplessness can contribute to a decrease in the quality of life or your health. So, if the sleep pirates are robbing you of sleep, don't wait. Whatever the cause of your insomnia, you deserve – and can have – more restful nights.

Sources: American Medical Association & National Center on Sleep Disorders Research



Get Ready for the School Year

August is National Immunization Awareness Month, just in time for back to school. As you schedule annual check-ups, why not make one for yourself too. OC's online wellness program, Simple Steps To A Healthier Life®, has tools that can help you make the most of your doctor visit. Go to the References and Resources section and click Working with Your Doctor in the Wellness Kits to Go for helpful tips on how to discuss your health with your doctor. Get ready for the school year with Simple Steps To A Healthier Life.

Visit www.SimpleStepsLife.com today!



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1.866.723.0514

Marsh Voluntary Programs
1.800.362.5865

Principal Health Care
1.866.602.9263

Online Benefits Information

Pay & Benefits: If you have access to GlobalLink, click on **My Career & Life > Pay & Benefits.**

HR on the Net: From any computer with Web access, go to <http://HR.owenscorning.net>.

Log in using your PeopleSoft user name (e.g., SMITHJ) and your HR on the Net password (for first-time users, this is your Social Security number). For assistance, call the Help Desk at 1.877.650.9581.

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FOR YOUR BENEFIT

For Your Benefit Employee Communications – 2007 Redesign (continued...)

Employee newsletter and facility poster, produced quarterly. Directed creative. Digital printing. Other materials included inserts, posters and postcards. All materials produced bilingual, English and Spanish.

Fourth Quarter, 2007

FSA Balance Reminder

Do you have a balance remaining in your 2007 Flexible Spending Account? If the answer is "yes," be sure to use the money before the end of the year. If you don't use it -- you lose it!

Keep in mind many over-the-counter medications may be eligible for reimbursement from your health care FSA. This means you can be reimbursed for items such as painkillers, cold remedies and contact lens solution.

If you're not sure of your FSA balance, log on to Aetna Navigator and select "Claims & Balances" from the menu.

For forms and instructions, visit My Career & Life > Pay & Benefits. And be sure to mark your calendar -- the deadline for submitting FSA reimbursement claims for 2007 is March 31, 2008.






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OC EMPLOYEE | BENEFITS NEWSLETTER | NOV/DEC 2007

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Deadline for Coverage Changes?

If you have a change in your dependents (birth, marriage, divorce, graduation, etc.) be sure to contact the Benefits Service Center at 1.800.725.9335 within 30 days after the event.

Owens Corning Stock Offered as Investment Option in 401(k) Plans

Recently, you received information on an exciting opportunity to invest in Owens Corning stock through your 401(k) Savings Plan. You can now direct a portion of your current account balance into OC stock up to a maximum of 10 percent. You can also direct up to 10 percent of future contributions into OC stock.

This new investment option was requested by employees and provides a cost effective way to invest in OC stock. Through a "real-time" environment, you can direct 'buy' or 'sell' orders for your account that will be sent immediately to the Plan's broker during normal stock market hours.

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- Outsmart Cold and Flu Bugs
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Why Participate in a 401(k) Plan?

There are many reasons and ways to save for your retirement. Participating in the Owens Corning 401(k) plan offers two advantages. When you save for retirement through a 401(k), your contributions can be pre-tax. That means that your taxable income is reduced. The actual amount you save in taxes depends on your contribution amount and tax bracket. Don't forget, depending on your location, your contributions are matched by Owens Corning at 100 percent, up to 5 percent of your eligible pay.

If you aren't currently participating in the 401(k) plan, sign up through Fidelity by logging on to www.netbenefits.com or by calling 1.800.601.4015. For Spanish call 1.800.587.5282.

401(k) Catch-up Contributions

If you are age 50 or will turn 50 anytime during 2008, you are eligible to make a "catch-up" contribution to your 401(k) Savings Plan. A catch-up contribution can be made by contributing anywhere from 1 - 50 percent of eligible pay.

For 2008, the IRS dollar limit on catch-up contributions is \$5,000 and is in addition to the maximum deferral limit of \$16,000.

To make a catch-up contribution, log on to Fidelity NetBenefits® at www.NetBenefits.com or dial 800.601.6015 to speak with a Fidelity OC Benefit Center representative.




Contact Us With Benefits Questions

Compensation & Benefits
[@owenscorning.com](mailto:owenscorning.com)
1.800.725.9335



Because we want you to know about the tools, resources and benefits you have as an Owens Corning employee.

TOLEDO, OHIO 43689
ONE OWENS CORNING PARKWAY
OWENS CORNING HEADQUARTERS

A Message from Joseph High

Owens Corning employees have more opportunity to invest in the Bright Future of our company. Our 401(k) Plans now offer OC stock as an investment option for up to 10 percent of your account balance.

Since emergence from bankruptcy, employees have been asking for this opportunity, and we've responded. I personally think that this is an exciting opportunity that is a win for OC and a win for our employees.

Whether or not you choose to invest in OC stock through our Plans, a 401(k) is one of the best ways to prepare for retirement. While 78 percent of our U.S. employees participate, 22 percent do not. This pre-tax retirement savings plan is a great way to invest in your future while lowering your taxable income today.

Owens Corning has a very Bright Future. You can invest in that future in many ways, whether it's buying stock through your 401(k) or executing on your critical outcomes.

Thanks for all that you do to deliver our Bright Future by helping us win in the market place.

Joseph C. High

Outsmart Cold and Flu Bugs

Most adults will suffer from one or more colds or flu viruses every year, especially during the winter months. To help outsmart cold and flu bugs, try some of these tips to build a stronger immune system and fight off germs.

- **Get enough rest** – sound sleep every day can strengthen your immune system and boost your body's disease-fighting forces
- **Get key nutrients** – Eat lots of fruits and vegetables, which have substances essential to good health. Avoid skipping meals and strive for a balanced diet.
- **Get off tobacco** – Smokers are susceptible to frequent colds, which more commonly develop into bronchitis or pneumonia. For help quitting tobacco, contact Free & Clear, a tobacco-cessation program provided by Owens Corning. Free & Clear is available to you and your covered adult dependents at no cost to you. Log on to www.freeclear.com/owenscorning or dial 1.866.784.8454 for more information.
- **Get moving** – regular exercise can protect your immune system.

Best germ defense?
Wash your hands often and completely – scrub for 20 seconds with warm water and lots of soapy lather; thoroughly rinse and dry well.



Managing Life's Demands

Did you know that OC's Behavioral Health program has been helping employees and their families for more than 25 years? Whether you are facing relationship problems, holiday related stress or need assistance with a financial problem, your Behavioral Health benefit can help. All programs and services are strictly confidential and managed by Owens Corning's Employee Assistance Program (EAP) and delivered by Value Options.

Your Behavioral Health benefit features three separate components: EAP/Work/Life Solutions and Mental Health & Substance Abuse programs. Here's how they work:

EAP & Work/Life Solutions –

Available to all members of your household – even if you waive medical coverage.

- EAP Services: Telephone counseling is available 24 hours a day 365 days a year. EAP provides up to five face-to-face counseling sessions per person, per problem, per year. To pre-certify your sessions, call 1.800.351.7669.
- Work/Life Solutions: Telephone and online consultation and resources covering a wide range of life events: childcare, parenting, elder care, education, community resources and everyday issues. Your Work/Life benefit provides access to thousands of articles, resources and online tools to help with life's demands.

Mental Health & Substance Abuse –

Available to active employees and dependents covered on an OC medical plan. Employees who waive medical coverage are eligible for services at the employee only coverage level. Contact Value Options at 1.800.351.7669 for complete details on covered mental health and substance abuse services.

EAP
800.351.7669
Globalink > My Career & Life > Pay & Benefits > EAP

Work/Life Solutions
800.351.7669
www.AchieveSolutions.net/OwensCorning

Mental Health & Substance Abuse Precertification
800.351.7669

Benefits Information by Phone

- OC Benefits Service Center
1.800.725.9335
- Aetna Medical/Pharmacy
1.800.356.6285
- Aetna Rx Home Delivery
1.866.612.3862
- Aetna Spending Accounts
1.888.238.6226
- Fidelity 401(k)/Pension/HSA
1.800.601.4015
- Delta Dental
1.800.524.0149
- EAP/Behavioral Health
1.800.351.7669
- EyeMed Vision Care
1.866.723.0514
- Marsh Voluntary Programs
1.800.362.5865
- Principal Health Care
1.866.602.9263

Online Benefits Information

My Career & Life:
If you have access to Globalink, click on My Career & Life > Pay & Benefits.

HR on the Net:
From any computer with Web access. Go to <http://HR.owenscorning.net>.

Log in using your PeopleSoft user name (e.g. SMITH) and your HR on the Net password (for first-time users, this is your Social Security number). For assistance, call the Help Desk at 1.877.650.9581.

Your Benefit Questions Answered

In this edition of *For Your Benefit*, we're providing answers to frequently asked questions about OC's Preventive Care benefit. If you have questions about Preventive Care or how any of your OC benefits work, send an e-mail to ForYourBenefit@owenscorning.com or contact a member of the OC Benefits Service Center at 1.800.725.9335.

What types of doctor visit are considered preventive or routine?

Visits that are for a screening or routine physical exam that are not related to the diagnosis or treatment of a specific illness, symptom, complaint, or injury are considered preventive or routine. These examinations are done to provide patients with the reassurance of good health. An example of a visit that is not considered routine would be a visit for a medication renewal or a visit with a specialist for a complete skin examination. Skin examinations are only reimbursable if performed in your primary care physician's office during your routine physical exam. Typically, referrals are made to specialists when a primary care physician makes a diagnosis and determines they cannot provide the necessary treatment to address the particular illness.

I had my routine visit and my doctor wants me to have additional tests. Will these tests be covered as routine?

If your doctor identifies a specific illness, any additional follow-up tests recommended are done in an attempt to treat and address any findings. In these types of situations all tests as well as any specialist referrals and services would be considered medical and claims would be processed by the insurance company as non-routine according to the healthcare comparison chart you received during benefit enrollment.

Rx Precertification

If you are taking a prescription drug that required precertification, be sure to contact Aetna Pharmacy to see if it is time for your renewal.

Precertification confirms that the medication you're prescribed is in accordance with FDA regulations and is medically necessary for treatment. Aetna precertifies prescription drugs for a variety of reasons, including current medical findings and FDA-approved manufacturer labeling information.

Contact Aetna Pharmacy at 800.356.6285 or visit www.AetnaPharmacy.com.

It's the Holidays – Celebrate the Healthy Way

During the holidays, many of us look forward to gathering with family and friends. Owens Corning has a way to help you enjoy the celebration but still eat healthy. Our online wellness program, Simple Steps To A Healthier Life®, has a Recipe Finder where you'll find flavorful, healthy recipes for many holiday favorites, from appetizers to desserts. Enroll in the Healthier Diet program to learn about good nutrition and how to make wise food choices when you're at home, on the go, or gathering with family and friends. Happy Holidays to you and your family.

Visit www.simplestepslife.com today!

