



# Appalachian Hardwood News

September 2025



## Group Health Insurance Access Through AHMI

Appalachian Hardwood Manufacturers, Inc. member companies now have access to group health insurance and group wellness programs.

The Benefit Health Plan Inc. offers four health insurance options for AHMI member companies. The plans include the largest independent, nationwide primary preferred provider organization - the PHCS network. It has more than one million health care providers nationwide: 920,000 practitioners, 4,800 acute care hospitals and 87,000 ancillary facilities. Group dental and vision plans are also available.

The BHPI / AHMI offering:

- Is designed specifically for lumber industry
- All AHMI companies in one group, spreading out the risk
- Has extremely competitive rates



**Benefit Health Plan, Inc**  
ADMINISTRATORS



- Has low minimum requirements
- Provides upgraded access to Cigna & Blue Cross Blue Shield networks

Whether you have had group medical for years and are just looking for more competitive rates and benefits or if you have never had group medical before, this exclusive AHMI/BHPI offering is in a class of its own.

Call Delta Wealth Services today at (828) 382-7755 or email [info@DeltaWealthServices.com](mailto:info@DeltaWealthServices.com) to schedule a time with a dedicated agent.

## Wellness Care For Employees With Tax Savings

AHMI members can sign up for a wellness program for employees that can be funded by tax savings.

Employer's Choice has a suite of wellness options that are partially funded by tax savings under the Affordable Care Act. These preventative care programs have proven to lower long-term health risks and pair with existing health insurance or the new AHMI/BHPI group medical plan.

Currently, over 4 million individuals are participating and receiving immediate, short- and long-term benefits utilizing health incentives at no out-of-pocket costs.

**Employer's Choice** (detailed):

1) This is not insurance but pairs with your current group medical insurance with preventative benefits creating a healthier more productive employee. It offers virtual care, mental health support, and covers 1000+ of the most commonly prescribed prescriptions at no out-of-pocket cost to employers or employees.

2) By utilizing current federalized programs



and incentives, the program offers the employer a net savings of around \$640 /employee/year starting with your first payroll.

3) The immediate benefits and savings are far outweighed by the short- and long-term benefits of a healthier more productive employee. Employer's Choice handles everything from education, onboarding, and compliance with minimal effort from your HR Department.

**Why it Matters to Employers:**

- Fully managed compliance backed by a legal protection plan
- Fully HIPPA, ERISA, ADA & IRS compliant
- Immediate tax savings to your bottom line
- Lowers medical premiums with less medical, prescription & TeleMed claims on primary insurance
- Reduces sick callouts & lost productivity

**(See Wellness on Page 3)**

## The way I see it...

By Tom Inman, AHMI President

....and the USDA sees it, the Appalachian hardwood forest continues to grow more trees!

A 2025 update to the Certified Appalachian Legal and Sustainable programs finds 2.82 trees are growing for every tree harvested or dying combined. The ratio rise proves the Appalachian forest has exceeded sustainability for two decades.

The 2025 review was commissioned by Appalachian Hardwood Manufacturers, Inc. (AHMI) as an update to studies in 2007, 2012, and 2017 by researchers in the USDA's Forest Inventory Analysis sector. Federal law requires the agency to track forest acreage, species composition, timber size, harvest and mortality.

The latest findings from the 344 counties of the Appalachian Hardwood Forest detail that the ratio continues to increase – up from 2.45 in 2017 and 2.29 in 2007.

This assures hardwood lumber consumers that purchases from the Appalachian region are sustainable. Forest landowners have done exceptional work in managing their forests for wildlife, water resources, recreation and timber for today and into the future.

AHMI launched its “Appalachian Hardwood Verified Sustainable” campaign in 2007 to verify its members are producing, distributing and manufacturing sustainable hardwood goods from the region. The campaign educates wood consumers about the lumber resource and provides the research behind the findings.

It expanded in 2017 to “Certified Appalachian Legal & Sustainable” which provides a third-party audit that the lumber meets standards developed by the industry and NGOs.

The analysis derives from the U.S. Forest Service's FIA data which is compiled in each state using text plots and then a matrix for the entire forest area. AHMI requests specific data from the 344 counties of the Appalachian Region from northern Georgia through western New York.

Are you enrolled in Certified Appalachian? Lumber buyers find value in legal and sustainable purchases.



## EXPORTS

### USDA Indicates Trade Relief May Be Soon

Deputy Agriculture Secretary Stephen Vaden recently said the Trump Administration is discussing the potential of a “bridge” financial assistance program to help farmers survive until 2026. The Hardwood Federation has been communicating with the USDA and the White House about the need to include U.S. hardwood exporters in any relief program AND a recommended formula for payment.

### European Union

On August 21, the U.S. and the EU released a non-binding joint statement outlining agreements reached on trade and tariffs. Technical discussions related to implementation of the framework agreement will now take place. Notably the document includes reference to the European Union Deforestation Regulation (EUDR). Section 10 of the agreement states:

*“Recognizing that production of the relevant commodities within the territory of the U.S. poses negligible risk to global deforestation, the European Union commits to work to address the concerns of deforestation, the European Union commits to work to address the concerns of U.S. producers and exporters regarding the EU Deforestation Regulation, with a view to avoiding undue impact on U.S.-EU trade.”*

· The U.S. agreed to cap total tariffs at 15% on lumber imports from the EU impacted by the Section 232 investigation into lumber imports.

### India

As of 12:01 a.m. Aug. 27, tariffs on certain goods from India soared to 50% impacting approximately \$48 B in Indian exports. The White House cited the action as a response to India's continue reliance on oil from Russia.

### Wood Furniture Imports Threatened

President Trump said the U.S. is conducting a “major tariff investigation on furniture coming into the U.S.” He said the move would revitalize domestic furniture makers. A 232 investigation related to timber and lumber imports is currently being conducted by the Administration.

# AHMI Members Choose Insurer For Benefits

If you offer group health, life, dental, short-term or long-term disability insurance, using a third-party administrator such as the BHPI TPA allows companies to pick and choose the best insurer for each individual benefit. With easy access to the market, they can identify the best company that provides the “maximum benefit” for each insurance program, with only one enrollment form needed. You can also add additional benefits such as Critical Illness, Prescription Drug and Best Doctors Plans.

## No Need to Re-Enroll Employees

Shopping for group plans can be a daunting task when different companies require different application forms. However, with BHPI TPA, you only need one enrollment form for your employees, and there is no need to re-enroll when switching carriers. This is a huge time-saver for the employer, alleviating the burden of distributing, collecting and submitting all of the various forms.

## Self-Funded Help with Stop-Loss Protection

BHPI can help you to decide which benefits, if any, should be self-funded, and can assist with determining the appropriate Stop-Loss protection. Traditionally, insurance companies consider premiums as a prepayment of future claims. How-

ever, sometimes companies would prefer to have better control over their funds.



With self-funding benefits, this is possible, because employee claims are paid from the company’s budget, instead of from the insurance company. But what if employee claims are higher

than what is in the company’s budget? This is where Stop-Loss comes in. It reduces this risk by referring claims over the predetermined limit to an insurance company for processing. The StopLoss limit is similar to a high deductible.

## Lower Administration Costs

With BHPI TPA self-funded and level-funded clients, expenses are reflected only as a percentage of claims. Clients pay for only paid claims rather than estimated premiums. There is no cash advance required, which is typically the case with other third-party administrators.

*\*Delta Wealth Services is a business development partner for TMG Business Solutions\**

## Wellness from page 1

- Supplements existing or new AHMI/BHPI Major Medical Plan without disruption
- Increased employee retention via a strong benefits offering
- Easy to implement

**Why it Matters to Employees** (Member + 5 dependents covered):

- 1000+ No-cost prescriptions
- Tax savings (increase \$ brought home)
- Nationwide 24/7 virtual urgent/primary care
- Mental health, marriage, & finance counseling
- Weight management & smoking cessations programs
- Fitness & Nutrition Tools



- No out of pocket costs, No copays or deductibles

Contact Delta Wealth Services today at (828) 382-7755 or [info@DeltaWealthServices.com](mailto:info@DeltaWealthServices.com) to discuss the details with our team. Delaying just 90 days may cost your company thousands of dollars in savings.

*\*Delta Wealth Services is a business development partner for TMG Business Solutions\**

# Market Seminar Set On Hardwood Emotions

Appalachian Hardwood Manufacturers, Inc., and Real American Hardwood will help furniture and interior designers understand how hardwoods can help shape the mind and body.

The seminar is set for Friday, Oct. 24 at the High Point Market and is developed by The NeuroDesign Academy. It is offering seven sessions for designers to learn how materials and design have impact on consumer well-being.

AHMI's Tom Inman will join others in discussing "From Forest to Feeling: The Emotional Power of Hardwood" and how hardwoods shape the experience in interior spaces. The presentation includes the latest research and practical insights on tapping into hardwood's grounding effect to create spaces that feel as welcoming as they look.

The panel will be moderated by Nicole Baxter and will explore how hardwood – a biophilic material, influences human perception and why specifying hardwood can elevate a space.

The other sessions include:

1. Designing the Emotional Home: Where Well-Being Begins
2. NeuroMaterials: How Touch, Texture and Temperature Influence Emotion
3. Rethinking Color: Why Designers Should Trust Their Intuition
4. Nostalgia Now: Why Memory, Emotion & Story are Re-shaping Interior Design

For more information or attend the High Point Market on Oct. 24-29, contact AHMI office at (336) 885-8315 or [tom@appalachianhardwood.org](mailto:tom@appalachianhardwood.org).

**From Forest to Feeling:  
The Emotional Power of Wood**

Presented by:

**BROOKE PAJKURICH**  
Hardwood Technical Design Director

**TOM INMAN**  
President of Appalachian Hardwood Manufacturers, Inc

**NICOLE BAXTER**  
Moderator

**24**  
OCTOBER  
2025

**11:30 AM** \* **The Suites at Market Square, HPMKT**

You will participate in a tactile workshop where you'll explore and stain real wood species, discovering how subtle shifts in color and texture can spark emotional response.

APPALACHIAN HARDWOOD  
NeuroDesign Academy

REAL AMERICAN HARDWOOD  
NB BAXTER DESIGN

# Pellets Can Replace Coal For Electric Generation

FutureMetrics LLC on Aug. 21 published a white paper that describes how converting U.S. coal-fired power plants to burn wood pellets can help fill the projected gap between U.S. power generation capacity and electricity demand.

FutureMetrics President and Founder William Struass explained that electricity demand could increase by 175 gigawatts (GW) over the next decade. At the same time, hundreds of old coal-fired plants representing more than 110 GW of capacity

are scheduled to retire resulting in an expected gap of nearly 300 GW over the next 10 years.

The use of wood pellets, however, can help provide a solution. Struass cites success in the U.K., where former coal plants now provide baseload power using wood pellets from the U.S.

The demand for wood pellets in the U.K. will change dramatically in early 2027 due to a changing subsidy structure. There is significant potential for U.S. wood pellets to be used here.

# HF Prepares For Washington's Fall Agenda

By Dana Lee Cole, Hardwood Federation Executive Director

It has been an action packed first seven months of the 119<sup>th</sup> Congress. Lobbyists are fatigued as are Capitol Hill staff and all are relieved that Members of Congress left town for the month of August so all could catch their breath, assess the activity of the last few months, and plan for the last quarter of 2025.

Members of Congress return on Sept. 2 facing an immediate deadline to fund the government past Sept. 30. That is when the current Continuing Resolution (CR) expires.

While both chambers have moved on some appropriations measures, the likelihood of acting on all 12 appropriations bills before the end of September is near zero. That means another CR will be required.

At this writing, odds of a government shutdown appear high related to partisan divide over a recent Democrat-opposed “rescissions” package that was enacted that claws back about \$9 billion in already appropriated funds. This action followed closely on the heels of the budget reconciliation bill that was also passed despite unified Democrat opposition.

A government funding CR will require 60 votes in the U.S. Senate, meaning a handful of Senate Democrats will have to vote for it. Given that Minority Leader Schumer is still taking heat from his caucus for agreeing to the last CR in March and averting a shutdown, the table appears set for a government funding lapse of some duration.

A new CR may include an extension of certain Farm Bill programs. The budget reconciliation bill that was signed into law on July 4th addresses major parts of the Farm Bill including commodity support, crop insurance, conservation and food assistance. Importantly, the bill also fully funded USDA trade promotion programs which support the American Hardwood Export Council. However, the bill did **not** include some key programs we care about. House Agriculture Committee Chairman Glenn “GT” Thompson (R-PA) has signaled his desire to move a “skinny” Farm Bill out of his committee that would reauthorize these



remaining programs in the fall. The skinny bill would include the Community Wood and Wood Innovation Grant programs, the Forest Inventory and Analysis program, biomass carbon neutrality language and workforce provisions to help the forestry and forest products sectors.

In the fall, advocacy will heat up around the next highway bill, which is up for reauthorization in 2026. There are several proposals pending and about to be introduced that seek to reform our country’s outdated gross vehicle weight limitations for trucks.

One is the bipartisan, bicameral Safe Routes Act (H.R. 2166/S. 1063) that would allow logging trucks travelling at the maximum gross vehicle weight on state roads to access the federal interstate highway system for limited distances when it makes sense to do so. The other is the FRESH Act (Freight Restriction Elimination for Safer Hauling) that will be introduced by Rep. Mike Collins (R-GA) in September. That bill is identical to Safe Routes but would apply weight reform to a broader list of “perishable commodities” of which logs and biomass are included.

A third proposal allowing states to opt-in to a truck weight pilot program where 6-axle rigs weighing 91,000 pounds would be allowed to operate on the interstate is also in the mix. This proposal is supported by large manufacturers whose trucks weigh out before they cube out, resulting in half-full rigs leaving warehouses.

Last but not least, trade and tariff policy will continue to occupy everyone’s attention. The Administration seems confident that negotiations with all interested trading partners should be concluded in October, but that still leaves a tremendous number of details that still need to be worked out. We anticipate the trade story is far from over.

The Federation will continue to actively engage these and other federal issues and report back to the industry.

## AHMI Partner Services

AHMI has established partnerships with a variety of companies to provide financial services, insurance and benefits to member companies and employees. Please contact these companies for more details and to sign up.

### Lumber Payroll software

Dough HCM LLC offers unique, proprietary technology to its customers through Lumber Payroll. It is specific to the hardwood industry payroll needs and offers electronic access to wages.

AHMI members will be guaranteed a minimum cost reduction from their existing providers. As more AHMI members adopt, Lumber Payroll increases the rebate to members using the software.

For more information, contact Nick Koen at Lumber Payroll at (315) 750-9031 or email: [nick@lumberpayroll.com](mailto:nick@lumberpayroll.com).

### Preventative Wellness Program

Employer's Choice is a national company that provides preventative wellness programs through the Affordable Care Act and funded by federal tax savings. These wellness programs have proven to reduce long-term health risks and are available to all employees.

Wellness programs improve employee benefits and health while increasing company profits. There are no out of pocket expenses for the program. For more information, contact Grant Deviney at [grant@deltawealthservices.com](mailto:grant@deltawealthservices.com) or call (828) 382-7755 ext. 1.

### 401k Multiple Employer Plan

The AHMI plan allows hardwood companies to pool existing retirement accounts or start new programs for employees. Participants have access to low-cost investments that are typically only available to very large corporate plans. There is no individual company audit requirement saving staff time and creating efficiencies.

Adopting employers have plan design flexibility and can retain their individual plan features such as a matching formula, vesting and eligibility.

For more information, please contact the AHMI office at (336) 885-8315.

## AHMI Calendar

Appalachian Hardwood Manufacturers, Inc. plans to attend the following events to promote AHMI member companies and products.

Members are welcome to participate in the AHMI exhibit and we can assist with registration if required. Please check with the AHMI office:

### 2025

**Sept. 9:** ALC Meeting, Tryon Resort, Mill Spring, NC

**Sept. 17-18:** NC Forestry Association, Grandover Resort, Greensboro, NC

**Oct. 1-3:** NHLA Convention, San Antonio, TX

**Oct. 15-16:** US Endowment Working Forests Summit, Pittsburgh, PA

**Oct. 24-29:** High Point Furn. Market, NC

**Oct. 27:** ISFD, High Point, NC

**Nov. 6:** Stiles Manufacturers Showcase, High Point, NC

**Nov. 11:** ALC, Johnson City, TN

### 2026

**Jan. 13:** ALC, Greensboro, NC

**Feb. 2-4:** IHLA, Indianapolis, IN

**March 4-8:** AHMI Annual Meeting, Naples, FL

**March 10:** ALC, Roanoke, VA

**April 21-23:** NWFA Flooring Expo, Orlando, FL

For more information, please call the AHMI office at (336) 885-8315 or [info@appalachianhardwood.org](mailto:info@appalachianhardwood.org).

If you know of events that AHMI should consider for participation, please contact the office with details.

### Appalachian For Your Exhibits

AHMI has brochures, books, wood sample kits and other materials member companies can use in exhibitions to explain the benefits of Appalachian Hardwoods and forest management.

We also have videos and slide presentations for interactive messaging. Please contact the office for details.

AHMI has increased the number of promotion videos we have posted on our website and YouTube. Visit [www.appalachianhardwood.org](http://www.appalachianhardwood.org) for links to these and meeting presentations.

We encourage members to link these from your website or social media pages. For details, please email [info@appalachianhardwood.org](mailto:info@appalachianhardwood.org).