

## Additional Policies and Procedures

**IF YOUR INSURANCE CHANGES OR IS TERMINATED:** Please notify the Safe Harbor office at 410-893-4600 and let the office staff know all of your new information and have them check out the benefits as the coverage is probably different than your old policy. Please note that you are responsible for the entire fee if the insurance changes and you fail to notify us as this will result in the claim being denied by the insurance company.

**CASH PAYING CLIENTS:** Occasionally there are clients who pay out of pocket with a reduced fee due to the fact that it is not expected that insurance will pay. Sometimes the insurance does unexpectedly pay. When this happens, note that these insurance payments will be applied to your balance due to having a reduced fee. Any money still left after Safe Harbor's fee has been totally paid will be refunded to the client.