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Reminding your clients of the overage dependent process

It's the time of year for your clients to review and validate the overage dependents on their plan. As you are aware, under our contracts, overage dependent children between the ages of 21 and 26 can remain on the benefit plan, so long as they are in full-time school at an accredited college or university.

What you need to know

The week of July 29, plan administrators will receive an email from DoNotReply@groupinsurance.rbc.com that includes a list of all overage dependents on their plan, with a Yes/No column to validate whether that dependent is in full-time school.

Plan administrators will need to complete that column and email their response to admin@groupinsurance.rbc.com. Plan members can also update the in-school status of their dependents using the self-serve dependent management tool via [Online Insurance](#):

Edit Dependent

Relationship

Child

Last Name

Smith

Legal First Name

Sally

Preferred First Name

Date of birth

Oct 1, 2002

Gender

Female

Full-Time Student

Y

N

Coverage Status

Active

Status Date

Sep 22, 2025

Effective Date

Jul 21, 2026

Cancel

Save

We've made a new enhancement to Online Administration, adding an in-school indicator to the reinstate dependent function. This allows administrators to update their status when reinstating an overage dependent.

It is important that we receive timely responses to these overage dependent requests to ensure there is no gap in coverage for over-age dependents in full-time school. If we do not receive a response to this email request, the dependent(s) will be considered ineligible for coverage, and their coverage will end effective September 1, 2026.

Next steps

Please ensure your clients complete this request as soon as they receive the email.

To help facilitate timely responses, we will notify plan administrators ahead of time via the [attached communication](#).

Questions?

If you have further questions about how RBC Insurance group benefits can help your clients, please contact your local Group Sales Consultant at 1-855-264-2174.