



Group Health Insurance for diplomats stationed in Europe and mobile personnel worldwide

Request for tender

Negotiated procedure (part I and III of the Norwegian Public
Procurement Regulation)

Case number: 26/21127

Content

Content	2
1 Introduction	4
1.1 About the Contracting authority	4
1.2 Purpose and scope of the procurement.....	4
1.3 Contract terms and the Ministry's Key Contractual Principles	5
1.4 Division of contracts into lots	5
1.5 Partial tenders	5
1.6 Progress plan	5
2 Rules for the procurement process.....	6
2.1 Procurement procedure.....	6
2.2 Structure of the procurement documents.....	7
2.3 Communication	7
2.4 Questions and inquiries	8
2.5 Corrections, supplements and/or amendments to the procurement documents.....	8
2.6 Climate- and environmental considerations in public contracts.....	8
2.7 Personal data	9
3 Requirements for requests to participate in the procurement process	9
3.1 Structure of the request.....	9
3.2 Submitting the request to participate	9
3.3 Language	10
3.4 Costs.....	10
4 Requirements to the service provider	10
4.1 Tax certificate.....	10
4.2 The service provider's registration, authorization etc.	10
4.3 Economic and financial capacity.....	11
4.4 Technical and professional ability.....	11
4.5 The European Single Procurement Document (ESPD)	12
4.5.1 About the ESPD.....	12
4.5.2 National exclusion grounds	12
4.5.3 Overall declaration of all selection criteria in ESPD.....	13
4.6 Support from other companies	13
5 Tender requirements	13
5.1 Alternative and parallel tenders	13
5.2 Structure of the tender.....	13

5.3	Submitting the tender	14
5.4	Language	14
5.5	Reservations	14
5.6	Costs.....	15
5.7	Confidentiality and public access.....	15
6	Award criteria and evaluation	15
6.1	Award criteria	15
6.2	Award of contract	17

1 Introduction

1.1 About the Contracting authority

The Norwegian Ministry of Foreign Affairs' task is to promote Norway's interests internationally.

The Ministry of Foreign Affairs and the 96 foreign service missions — including embassies, permanent delegations to multilateral organizations, and consulates general — together constitute the foreign service.

This comprises more than 2,000 people, of whom just over 830 are employees of the ministry. At the foreign missions, around 600 officials posted from Norway serve alongside approximately 1,100 locally employed staff.

1.2 Purpose and scope of the procurement

The Ministry of Foreign Affairs (MFA) shall procure health insurance for posted employees and their accompanying family members to the EU/EEA countries Belgium, the United Kingdom, Finland, France, Ireland, Croatia, Portugal, Spain, Switzerland, Germany, and Austria. Mobile personnel are also covered.

The insurance shall provide financial coverage for necessary expenses for healthcare services in the event of illness, injury, disability, family planning, pregnancy, childbirth, and termination of pregnancy, corresponding to the benefits provided under Act of 28 February 1997 No. 19 relating to the National Insurance Scheme (the National Insurance Act), Part IV Chapter 5: Benefits for healthcare services.

Hospital admission and treatment shall be covered. In the event of hospitalization, costs are covered up to the standard of a private hospital single room with a private bathroom. A higher standard than this is not covered. All expenses related to the treatment are covered. In the case of hospital admission, necessary accommodation for parents of children is covered. Treatment at a hospital or outpatient clinic must be based on a referral from a physician, chiropractor, or manual therapist.

The insurance does not cover procedures primarily justified on cosmetic grounds, nor treatment of foreseeable consequences of such procedures. The insurance does not cover vaccinations.

As of 3rd of December 2025, 131 posted employees, 173 family members, and 10 mobile personnel are enrolled. The number of insured persons may vary over time.

The Ministry of Foreign Affairs intends to enter into a contract with one service provider. The length of the contract shall be 1 year with an option to prolong the contract with 1 + 1 + 1 + 1 + 1 years (a total of six years), with a termination clause without cause.

The annual value of the procurement is estimated to a range between NOK 4 000 000 excl. VAT and NOK 7 000 000 excl. VAT. This estimate is not binding for the Contracting Authority.

For further information on the scope and content of the procurement, we refer to appendix 1 of this document.

1.3 Contract terms and the Ministry's Key Contractual Principles

The nature of this procurement makes it difficult to pre-set the contractual terms for the delivery. Consequently, the offered contract terms by the service provider for the Service will be an essential part of the negotiations and the evaluation.

The service providers shall submit a draft contract as part of their tender. The Contracting Authority's key contractual principals in Appendix 3 shall be incorporated in the offered contract.

If the service provider's offered contract terms contain provisions which the Contracting Authority cannot accept and no agreement is reached on this matter in negotiations, this could lead to rejection of the Tender. If this applies to all service provider's offered contract terms, it could result in the competition being cancelled.

In the event of such cancellation, the Contracting Authority is not liable for any economic loss suffered by the service providers.

1.4 Division of contracts into lots

The procurement is not divided into lots, and it is not permitted to bid on parts of the contract.

1.5 Partial tenders

It is not allowed to submit tenders that cover only parts of the scope (partial tenders).

1.6 Progress plan

The procurement process is planned conducted according to the following progress plan:

Activity	Date
Notice sent to publication	1 st of July, 2026
QUALIFICATION PHASE	
Deadline for questions to the procurement documents	7 th of August 2026, 12:00 CET
Deadline to deliver request to participate in the procurement process	17th of August 2026, 12:00 CET
Review of requests to participate. Notification of the result of the qualification phase.	Week 35
TENDER PHASE	
Invitations to deliver tenders sent out	Week 35/36
Deadline for questions to the procurement documents	18 th of September, 12:00 CET
Tender deadline	28th September, 12:00 CET Exact time will be specified in the tender invitations.
Any negotiation meetings	Week 41-44
Deadline for final tenders	Week 45
Evaluation	Week 45-46
Notification of contract award	Week 46
End of stand-still period	10 calendar days, calculated from the first calendar day after the date award notices are sent
Contract signed	After the stand-still period has ended
Tenders must remain valid until	January 1 st 2027, CET 12:00

All dates after the request to participate in the procurement process are tentative and can be changed.

Questions will not be answered between 3rd of July and 3rd of August due to holiday scheduling.

2 Rules for the procurement process

2.1 Procurement procedure

This procurement process is carried out in accordance with the Norwegian Law of 17 June 2016 no. 73 on Public Procurements (LOA) and Regulation of 12 August 2016 no. 974 on Public Procurements (FOA), part I and III, following the negotiated procedure, cf. FOA § 13-2 (c).

This procurement process is started with a qualification phase. All interested service providers may deliver a request to participate in the procurement process. The Contracting authority will first assess whether the service providers meet the requirements in sections 4.

All service providers that meet the requirements in sections 4, will be invited to submit a tender.

Service providers that get their request to participate in the procurement process rejected, may only file a request for temporary injunction within 15 days calculated from the time the notification was sent, cf. FOA § 20-7.

After the tenders have been delivered, negotiations may be carried out. The Contracting authority however reserves the right to award the contract without negotiations, cf. FOA § 23-7 (5).

The negotiations can relate to all aspects of the tender and may be carried out in several phases. If the negotiations are carried out in phases, the tenders will be reduced on the basis of the award criteria. The first reduction of the number of tenders may take place before the negotiations begin, cf. FOA § 23-11 (4). It is therefore important that the first tender submitted is competitive.

The Contracting authority will conclude the negotiations by setting a final deadline for the final tenders from the remaining service providers. It is not allowed to negotiate the final tenders.

2.2 Structure of the procurement documents

The procurement documents consist of this document with the following appendices:

1. Appendix 1 – Requirement Specification for the Services
2. Appendix 2 – Tender prices
3. Appendix 3 – Key contractual principles
4. Appendix 4 – Request for participation template
5. Appendix 5 – Declaration of Commitment (in case of sub-contractors)
6. Appendix 6 – Tender cover letter Template
7. Appendix 7 – Information and self-declaration on confidentiality
8. Appendix 8 – Self-declaration form regarding compliance with current sanctions legislation

The tender can be submitted in Norwegian and for the Service Providers convenience, the following appendices (bilag) will also be provided in Norwegian:

- Bilag 1 – Kundens spesifikasjoner (Norwegian version of Appendix 1)
- Bilag 3 – Kundens kontraktsvilkår (Norwegian version of Appendix 3)

2.3 Communication

The Contracting authority uses the electronic tender management tool Mercell CTM in this procurement process, <https://eu.eu-supply.com/>. All communication in this procurement process shall be carried out through Mercell CTM.

For technical support, please contact Mercell CTM support phone + 47 23 96 00 10 (NO) or +44 3331554996 (EN) or e-mail kgv@eu-supply.com, or go to the customer service site <https://mercell.atlassian.net/servicedesk/customer/portal/14/group/16/create/68>.

2.4 Questions and inquiries

All questions regarding this procurement shall be submitted in writing and in Norwegian or English through Merzell CTM. Inquiries sent by other means will not be answered.

Questions that concern all the service providers will be anonymised and answered through Merzell CTM, and thus made available for all service providers that have expressed interest in the procurement.

The service providers must go through the procurement documents with appendices thoroughly and is responsible for familiarizing themselves with all factors that may affect the delivery of the requested services.

If a service provider discovers errors, mistakes or inconsistencies in the procurement documents, we ask that the service provider immediately inform the Contracting authority through Merzell CTM.

2.5 Corrections, supplements and/or amendments to the procurement documents

The procurement documents may be subject to corrections, supplements and/or amendments in accordance with FOA § 14-2. Any corrections, supplements and/or amendments will be made available through Merzell CTM.

2.6 Climate- and environmental considerations in public contracts

The procurement concerns health insurance. It has not been considered relevant to set environmental requirements or requirements for universal design.

Insurance is a financial agreement in which a customer pays consideration to a company in return for the company covering expenses in the event of, for example, fire, damage, theft, or accident.

What is being procured is not the healthcare service provided in unforeseen events and accidents, but the financial coverage of the costs incurred in connection with such healthcare services. Although the insurance assumes certain logistics and administrative responsibilities, and sets guidelines for which hospitals and partners the policyholder is primarily expected to use, these factors do not change the nature of the procurement, which consists of monetary transfers.

Monetary transfers are assessed to have an insignificant climate footprint and environmental impact, and therefore the Ministry of Foreign Affairs is not obliged to set requirements or criteria relating to climate and environmental considerations, cf. section 5b third paragraph of the Public Procurement Act.

2.7 Personal data

The Contracting authority is the data controller for personal data, for example name of offered resources, resumes or similar, that are handed in as part of the tender. Personal data will only be used in connection with the procurement process and if necessary, in the follow-up of the contract if the service provider is awarded the contract.

The Contracting authority is a public body and has a duty to register and preserve documents in accordance with the Norwegian Archives Act § 6. This duty entails that information cannot be destroyed without legal grounds for cassation pursuant to the Archive Act. The Archive Act's requirements on preservation takes precedence over the right to erasure, cf. GDPR art. 17. Please note that personal data that is submitted as part of the tender will be archived in accordance with the Archives Act and associated regulations.

3 Requirements for requests to participate in the procurement process

3.1 Structure of the request

The request to participate in the procurement process shall include the following:

1. Confirmation that the service provider requests to participate in the procurement process, signed by a representative authorised to sign on behalf of the company. Use the form in appendix 4 to this document.
2. Completed self-declaration (ESPD-form). If the service provider relies on the capacity of other entities to fulfill the qualification requirements in section 4, these entities shall deliver separate self-declarations (see FOA § 17-1 (6)).
3. If relevant, a declaration of commitment from subcontractor(s), ref. section 4.6
4. Documentation related to the requirements in section 4, in separate appendices. If the service provider relies on the capacity of other entities to fulfill the qualification requirements in section 4, these entities shall deliver separate documentation.
5. Completed Appendix 8 Self-declaration form regarding compliance with current sanctions legislation.

3.2 Submitting the request to participate

The request to participate shall be submitted through Merccell CTM within the deadline.

The request shall be signed with a digital certificate. The service provider may use a personal certificate to confirm their ID on submission, e.g. BankID or BuyPass, or alternatively, a certificate issued to the company, e.g. Commfides. All qualified digital certificates are supported. Remember that the certificate that is used with the submission must be valid.

Exception: if the service provider does not have a digital certificate:

If the request is sent without a certificate, the service provider must select "without certificate", print out and sign the authentication letter and send it through the message function in Merccell CTM within the deadline. N.B.! Remember to print out a new version if you are going to send a new request. Each request has its own identification code which must match.

For technical support relating to the submission of the request, please contact Merzell CTM support phone + 47 23 96 00 10 (NO) or +44 3331554996 (EN) or e-mail kqv@eu-supply.com or go to the customer service site <https://merzell.atlassian.net/servicedesk/customer/portal/14/group/16/create/68> . The support is free of charge.

The service provider is responsible for ensuring that the request to participate is received by the Contracting authority within the deadline.

3.3 Language

All documents/communication concerning this procurement shall be/proceed in Norwegian or English.

3.4 Costs

Any costs incurred by the service provider related to the preparation, delivery and follow-up of the tender will not be refunded by the Contracting authority.

4 Requirements to the service provider

4.1 Tax certificate

Ref. the ESPD-form part III, section B.

Requirement	Documentation requirement
Payment of taxes and VAT.	For Norwegian service providers: A certificate, no older than 6 months, confirming that the service provider has fulfilled obligations relating to the payment of taxes, social security fees and VAT. The certificate is ordered on Altinn, through a link on skatteetaten.no . If this is not possible, the certificate may be ordered from the tax collector or Skatteetaten. The certificate is electronically approved, and therefore not signed. For further information visit skatteetaten.no .

Service providers with unpaid tax/VAT obligations can be rejected.

Exceptions may be made in cases where the service provider is in a legal dispute with the tax authorities regarding the obligations, provided that documentation regarding the dispute is submitted as part of the tender.

4.2 The service provider's registration, authorization etc.

Ref. the ESPD-form part IV: selection criteria, section A: suitability.

Selection criteria	Documentation requirement
The service provider shall be a legally established entity.	- Norwegian service providers: Company certificate or a print from the Central Coordinating Register for Legal Entities (CCR) for sole proprietorships which are not required to register. - Foreign service providers: Confirmation that the service provider is registered in a trade register or a register of business enterprise in accordance with the laws of the state where the service provider is established. The confirmation may be provided in writing, or by a reference to BRIS.
The Service Provider holds a license to carry out insurance activities of this procurement.	- Norwegian Service Providers shall provide confirmation of a valid license in accordance with the Financial Undertakings Act (the Norwegian Financial Undertakings Act). - Foreign Service Providers shall, if relevant, provide equivalent documentation demonstrating authorization to conduct insurance activities in state where the service provider is established.

4.3 Economic and financial capacity

Ref. the ESPD-form part IV: selection criteria, section B: economic and financial standing.

Selection criteria	Documentation requirement
The Service Provider must have sufficient economic and financial capacity to carry out the contract. Being creditworthy without a requirement to provide security will be sufficient.	Credit rating including key numbers from a recognised credit rating agency, or other documentation showing the requirement is fulfilled. The credit rating shall include information on degree of creditworthiness (rating) of the service provider – typically indicated by a rating code or short text. The assessment shall include an explanation of the rating code/scale of possible rating codes (or have one attached). The rating should be based on the latest annual accounts.

4.4 Technical and professional ability

Ref. the ESPD-form part IV: selection criteria, section C: technical and professional ability.

Selection criteria	Documentation requirement
The Service Provider shall have experience with contract's that have included: • Health insurance for diplomats or other personnel posted abroad (expats) • Health insurance for personnel with extensive travel activity • Health insurance for personnel in Europe	• A description of the service provider's three to five most relevant assignments from the last three years, with information on the value of the contracts, the time of delivery or implementation, and the name of the customer (if possible).
The Service Provider must have sufficient capacity to carry out the contract.	• A description of the service provider's average annual work force for the last three years. • A description of the personnel that the Service Provider has at its disposal to perform the contract

4.5 The European Single Procurement Document (ESPD)

4.5.1 About the ESPD

To qualify, the service provider must deliver a self-declaration form (ESPD-form) confirming that the service provider fulfills the selection criteria in section 4 and that there are no exclusion grounds.

The Contracting authority will in this procurement process check that the service providers fulfill the selection criteria before the invitations to deliver a tender is sent out. The service providers shall therefore include all documentation related to the selection criteria (as separate attachments) in the request to participate in the procurement process.

Further information on the ESPD-form can be found here (in Norwegian): [ESPD | Anskaffelser.no](https://anskaffelser.no).

4.5.2 National exclusion grounds

According to the ESPD part III: Exclusion grounds, section D: "Other exclusion grounds that may be foreseen in the national legislation of the contracting authority's or contracting entity's member state". The Norwegian procurement legislation goes further than the exclusion grounds that follows from EU's directive on public procurement and the standard ESPD-form. It is therefore emphasized that all exclusion grounds in FOA § 24-2, including the national exclusion grounds, applies to this procurement.

The following of the exclusion grounds in FOA § 24-2 are national:

- § 24-2 (2). This provision requires the Contracting authority to exclude a service provider when it knows that the service provider is judicially convicted or has accepted a fine for the specific criminal offence(s). The requirement to exclude service providers who has accepted a fine for the specific offences is specific to Norwegian legislation.
- § 24-2 (3) i. The exclusion grounds in the ESPD-form only concerns grave professional misconduct, while the Norwegian exclusion ground also includes less grave cases of misconduct which may cause doubt of the service provider's professional integrity.

4.5.3 Overall declaration of all selection criteria in ESPD

In this procurement process the service providers may give an overall declaration for the fulfillment of all of the selection criteria that are included in this procurement document. This is done in the ESPD-form part IV section a.

4.6 Support from other companies

The service provider can choose to rely on other companies to fulfil the selection criteria on financial and economic capacity in section 4.3 and/or the selection criteria on technical and professional ability in section 4.4, by checking the correct box in the ESPD-form part II section C, cf. FOA § 16-10. The service provider shall in this case provide separate ESPD-forms for each of the companies that the service provider relies on, cf. FOA § 17-1 (6).

The self-declarations shall include information that is requested in the ESPD-forms section A and B in part II and III, and the information in part IV and V to the extent that these are relevant for the specific selection criteria. In addition to this, the service provider shall document that he will have the necessary resources from the supporting company/companies by providing a declaration of commitment(s).

5 Tender requirements

5.1 Alternative and parallel tenders

Alternative and/or parallel tenders will not be accepted.

5.2 Structure of the tender

The tender shall include the following:

1. A tender letter (Appendix 5: Tender cover letter) that must include:
 - 1.1 Name of the service provider, organisation number and postal address
 - 1.2 Name of contact person, email address and phone number
 - 1.3 Date
 - 1.4 Confirmation that the service provider accepts the validity date of the tender
 - 1.5 Any reservations, ref. section 5.5
 - 1.6 Name, title and signature of a representative authorized to sign on behalf of the company
2. The Service Provider's Contract terms
3. Appendix 2 Tender prices

4. The Service Provider's Documentation to AC 3 Proposed solution
5. If the Service Provider believes that the tender contains information that may be exempted from public access, ref. section 5.7, a redacted tender, along with a separate document that includes the reasons why the information may be exempted, should be provided. See Appendix 7 to this document.

The service provider is responsible for any ambiguities and inconsistencies in the tender, and for making sure all questions and requirements are answered and documented.

5.3 Submitting the tender

The tender shall be submitted through Mercell CTM within the tender deadline.

The tender shall be signed with a digital certificate. The service provider may use a personal certificate to confirm their ID on submission, e.g. BankID or BuyPass, or alternatively, a certificate issued to the company, e.g. Commfides. All qualified digital certificates are supported. Remember that the certificate that is used with the submission must be valid.

Exception: if the service provider does not have a digital certificate:

If the tender is sent without a certificate, the service provider must select "without certificate", print out and sign the authentication letter and send it through the message function in Mercell CTM within the tender deadline. N.B.! Remember to print out a new version if you are going to send a new tender. Each tender has its own identification code which must match.

For technical support relating to the submission of the tender, please contact Mercell CTM support phone + 47 23 96 00 10 (NO) or +44 3331554996 (EN) or e-mail kqv@eu-supply.com or go to the customer service site <https://mercell.atlassian.net/servicedesk/customer/portal/14/group/16/create/68> . The support is free of charge.

The service provider is responsible for ensuring that the tender is received by the Contracting authority within the tender deadline.

5.4 Language

All documents/communication concerning this procurement shall be/proceed in Norwegian or English.

5.5 Reservations

Reservations shall be stated in a precise and unambiguous way in the tender letter, along with a clear reference to the relevant section in the procurement documents. The service provider shall also specify any consequences the reservations have for the offered price.

The Contracting authority must reject tenders that contain material deviations from the publication, tender documents and the European Single Procurement Document (ESPD-form) in accordance with FOA § 24-8 (1) b. The service provider bears the risk of any ambiguities in the tender, cf. FOA § 23-3 (2).

5.6 Costs

Any costs incurred by the service provider related to the preparation, delivery and follow-up of the tender will not be refunded by the Contracting authority.

5.7 Confidentiality and public access

Law No. 16 on the right to access documents in public sector activities (the Freedom of Information Act), of 19 May 2006, governs the public's access to documents relating to a public procurement process.

The Contracting authority and its employees are obliged to prevent others from gaining access to or knowledge of technical installations and procedures or operating and business relationships that it is of competitive importance to keep secret, ref. FOA §§ 7-3 and 7-4 and § 13 of the Public Administration Act.

Tenders may, in accordance with § 23 of the Freedom of Information Act, be exempted from public access until a tender has been chosen. After this, the Contracting authority has a duty to provide the tender to anyone who requests access, with trade secrets hidden/blacked out. If the service provider believes that the tender includes information that may be considered confidential, a redacted version of the tender shall be attached.

In addition, we ask that the service provider provide a separate document where the reasons why the information may be exempted is stated, including why it is of competitive importance to keep the information secret, ref. Appendix 7 to this Request for tender "*Confidential information and self-declaration*".

If the service provider does not consider any of the information in the tender to be confidential, we ask that this is confirmed in Appendix 7 to this Request for tender.

The Contracting authority must still make an independent assessment of which information that may be exempted from public access. In case of doubt, the service provider concerned will be contacted.

6 Award criteria and evaluation

6.1 Award criteria

The contract will be awarded to the service provider that has delivered the tender with the best ratio between price and quality. This is decided based on which tender receives the highest total score in line with the following criteria:

	AWARD CRITERIA	WEIGHT	DOCUMENTATION REQUIREMENT
AC1	Price	30 %	Completed Appendix 2, Total price and price provisions.
AC2	Offered contract terms	40 %	The Tender's offered contract. Appendices 1, 2, 3 of this RFT must be included or incorporated as part of the contract.
AC3	Proposed solution	30 %	The Service Provider's solution of the Assignment. The description shall not exceed 5 A4-pages. The evaluation will be based on the service provider's description of the Services, hereunder, the response to the requirements specification in Appendix 1.

The evaluation scale goes to 10 (highest value). The best tenders' value/feature scores 10. The other tenders' value/feature will be given scores proportionately lower based on the relative difference to the best tender. For qualitative criteria a score of 0 is given for no value/feature (lowest value for qualitative criteria). For the price criteria, a tender which is 100 % higher in price than the lowest offered price will receive 0 points, and a tender with a price which is more than 100 % higher than the lowest offered price will receive minus points.

Further information on the award criteria:

AC1 – Price

Under this award criterion, points will be awarded based on a comparison of the total price of the tenders.

Price will be evaluated on the basis of the offered insurance premiums, which will be multiplied by estimated volumes.

Score for price will be calculated according to the linear method:

$$10 \cdot \left(1 - \frac{\text{Tenderer's price} - \text{lowest price offered}}{\text{lowest price offered}} \right)$$

AC2 – Offered contract terms

Under this criterion the Contracting authority will review risk and other factors related to the Tender's offered contract terms. The following will be evaluated:

- Sanctions
- Termination rights
- Insurance terms and conditions
- Liabilities
- Amendment clauses
- Price regulation clauses
- Access to statistics and reporting

The list is not exhaustive.

The following element will be given particular weight:

- The extent to which the price regulation and amendment terms commit the Service Provider to specific indicators, indices, and objective and verifiable conditions.

AC3 – Proposed solution

Under this award criterion, points will be awarded based on a comparison of the Service Providers' responses to the Contracting authority's description of the assignment, cf. Appendix 1.

The following elements will be given particular weight:

- The services offered in connection with follow-up of policyholders
- Digital solutions and digital administration
- Measures to ensure the policyholders' data privacy
- Medical networks in the countries where the policyholders will reside

6.2 Award of contract

The Contracting authority will, in reasonable time before the signing of the contract, simultaneously notify all service providers in writing of the decision to award the contract. The notice will include a reason for the choice and include information on when the contract is planned signed.