AMENDMENT OF SOLICITATION/MODIFICATION OF CONTRACT

1. CONTRACT ID CODE	PAGE	OF	PAGES
	1		10

2. AMENDMENT/MODIFICATION NO.	3. EFFECTIVE DATE	4. REQUISITION/PURCHASE REQ. NO.	5. PROJECT NO. *(If applicable)*
0001	**06/24/2026**	**PR15660413**	

6. ISSUED BY	CODE	7. ADMINISTERED BY *(If other than Item 6)*	CODE
AMERICAN EMBASSY MUSCAT P.O.BOX 202 MADINAT AL SULTAN QABOOS, PC115, ATTN: GSO/PROCUREMENT MUSCAT OMAN	MU300	AMERICAN EMBASSY MUSCAT P.O.BOX 202 MADINAT AL SULTAN QABOOS, PC115, ATTN: GSO/PROCUREMENT MUSCAT OMAN	

8. NAME AND ADDRESS OF CONTRACTOR *(No., street, county, State and ZIP Code)*	(X)	9A. AMENDMENT OF SOLICITATION NO.
	[x]	**19MU3026R0002**
		9B. DATED *(SEE ITEM 11)* **05/17/2026**
	[ ]	10A. MODIFICATION OF CONTRACT/ORDER NO.
		10B. DATED *(SEE ITEM 13)*
CODE / FACILITY CODE		

11. THIS ITEM ONLY APPLIES TO AMENDMENTS OF SOLICITATIONS

[x] The above numbered solicitation is amended as set forth in Item 14. The hour and date specified for receipt of Offers [X] is extended, [ ] is not extended.

Offers must acknowledge receipt of this amendment prior to the hour and date specified in the solicitation or as amended, by one of the following methods:
(a) By completing items 8 and 15, and returning **1** copies of the amendment; (b) By acknowledging receipt of this amendment on each copy of the offer submitted;
or (c) By separate letter or telegram which includes a reference to the solicitation and amendment numbers. FAILURE OF YOUR ACKNOWLEDGMENT TO BE RECEIVED AT THE PLACE DESIGNATED FOR THE RECEIPT OF OFFERS PRIOR TO THE HOUR AND DATE SPECIFIED MAY RESULT IN REJECTION OF YOUR OFFER. If by virtue of this amendment your desire to change an offer already submitted, such change may be made by telegram or letter, provided each telegram or letter makes reference to the solicitation and this amendment, and is received prior to the opening hour and date specified.

12. ACCOUNTING AND APPROPRIATION DATA *(If required)*

13. THIS ITEM ONLY APPLIES TO MODIFICATION OF CONTRACTS/ORDERS. IT MODIFIES THE CONTRACT/ORDER NO. AS DESCRIBED IN ITEM 14.

CHECK ONE	
[ ]	A. THIS CHANGE ORDER IS ISSUED PURSUANT TO: *(Specify authority)* THE CHANGES SET FORTH IN ITEM 14 ARE MADE IN THE CONTRACT ORDER NO. IN ITEM 10A.
[ ]	B. THE ABOVE NUMBERED CONTRACT/ORDER IS MODIFIED TO REFLECT THE ADMINISTRATIVE CHANGES *(such as changes in paying office, appropriation date, etc.)* SET FORTH IN ITEM 14, PURSUANT TO THE AUTHORITY OF FAR 43.103(b).
[ ]	C. THIS SUPPLEMENTAL AGREEMENT IS ENTERED INTO PURSUANT TO AUTHORITY OF:
[X]	D. OTHER *(Specify type of modification and authority)* **Check section 14**

E. IMPORTANT: Contractor [ ] is not, [X] is required to sign this document and return **1** copies to the issuing office.

14. DESCRIPTION OF AMENDMENT/MODIFICATION (*Organized by UCF section headings, including solicitation/contract subject matter where feasible.)*

The purpose of this amendment is to:

- **Publish the questions and government answers as per the enclosed document below.**
- **Extend the proposal submission date and time from June 24, 2026, to be** on **July 08, 2026 at 2:00 PM.**

Except as provided herein, all terms and conditions of the document referenced in Item 9A or 10A, as heretofore changed, remains unchanged and in full force and effect.

15A. NAME AND TITLE OF SIGNER *(Type or print)*		16A. NAME AND TITLE OF CONTRACTING OFFICER *(Type or print)*	
		Benjamin Deese	
15B. CONTRACTOR/OFFEROR *(Signature of person authorized to sign)*	15C. DATE SIGNED	16B. UNITED STATES OF AMERICA *(Signature of Contracting Officer)*	16C. DATE SIGNED

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Previous edition unusable

STANDARD FORM 30 (REV. 10-83)
Prescribed by GSA FAR (48 CFR) 53.243

From: Benjamin Deese– U.S. Government Contracting Officer
Date: June 24, 2026
Subject: Questions/Answers - Solicitation #19MU30-26-R-000 for Health & Life Insurance for locally employed staff, U.S. Embassy Muscat

1. Provide data for last three years to include covered amount (salaries), premium paid and claims paid under Life insurance. Also provide similar data for aged, disabled and blind (ADB) riders separately (Both numbers and amount)? Claims experience for the past 3 years (in OMR), and Individual member-wise claims with details of type of claim (Inpatient/Outpatient), claim date and claim amount.

   Ans: Claims data attached.

2. Please provide the amount of the top 10 largest individual health insurance claims incurred during the last five contractual years (without personal data). Aggregated confirmation (without personal details) would be sufficient

   Ans: Claims data attached.

3. For underwriting assessment purposes, could you please indicate whether, during the past five years, the group experienced any major cases such as:
   Open-heart surgery
   Organ transplants
   Major orthopedic surgery
   Oncology treatments (chemotherapy/radiotherapy)
   Severe trauma
   Hospitalizations exceeding 10 consecutive days
   Individual treatments exceeding EUR/USD 10,000

   Ans: Claims data attached.

4. Could you please indicate whether, during the past five years, the group has experienced any major life insurance cases.

   Ans: None.

5. Is there an established list of preferred hospitals, clinics, or medical providers typically utilized by LES employees? If yes, kindly share

   Ans: Claims data attached.

6. Could you please advise whether claims are frequently incurred outside Oman, and if so, provide general information on volume or trend?

   Ans: Claims data attached.

7. The contract references a minimum premium. In case of a substantial reduction of LES staff (e.g., more than 25% compared to the initial insured population), could you please clarify how the contractor's risk is addressed?

   Ans: Page 43 of the solicitation document references an order limitation which explains the obligations of the government.

8. Are there any changes in the table of benefits for Medical Insurance & Life Insurance for the last 5 years?

   Ans: None.

9. Is it possible to provide the specific table of benefits that is provided by the current insurance provider?

   Ans: No, the Embassy will not be able to share this information.

10. If applicable and not waived, kindly clarify how the 2% tax under the James Zadroga Act is administratively handled.

    Ans: Oman is a party to the U.S.–Oman Free Trade Agreement (OMFTA). Under FAR Subpart 25.4 (Trade Agreements), procurements that meet the applicable Trade Agreements threshold and include the relevant FAR 52.225 trade agreement clauses are considered covered procurements. Payments made under such covered procurements are exempt from the 2% excise tax imposed by IRC §5000C, as the tax does not apply to contracts subject to international procurement agreements. The vendors however need to provide W-9 (if a US firm operating in Oman) or W-14 (non-US company).

11. Please confirm whether DBA insurance is applicable under this contract

    Ans: No

12. Would benefit enhancements or additional services be permitted during the contract term if not initially specified in the RFP?

    Ans: Yes.

13. In the event that answers to clarification questions or amendments are issued shortly before the submission deadline (e.g., less than ten working days), would an extension of the proposal due date be considered?

    Ans: The CO can extend the date if required and in best interest of the government.

14. Is establishment of a local medical network and direct billing arrangement mandatory for outpatient services?

    Ans: Embassy would like to have a local medical network and direct billing arrangement for most of the major hospitals/clinics in Oman. Others may be processed via claims reimbursement basis. The contract provider is expected to share a list of medical network that accepts direct billing arrangement for inpatient and outpatient services in Oman. Regional and Global if possible.

15. Please confirm whether over-the-counter medications and supplements are excluded from reimbursement, even if prescribed.

    Ans: Per section C.1.1.7 Coverage for medications prescribed by a certified health care provider that are medically necessary. Please refer to this section for additional information.

16. Please clarify the eligibility of children in the Solicitation which states coverage until age 26 without any requirements for being a full-time student. Typically, un-married and economically dependent children are covered:
    a. until age 18, or
    b. until age 22 if full time student or
    c. without age-limit if physically/mentally handicapped and un-able to live independently

    Ans: As cited in Section C.1.5, eligibility will be as following:
    Dependent children: a child is defined as the LE Staff's natural, adopted, stepchild, or foster child. The child must be <u>unmarried and financially dependent</u> upon the LE Staff. A child will be covered until the end of the contract year in which s/he <u>reaches age 26</u>. An unmarried child determined to be <u>incapable of self-support due to a physical or mental condition</u> will continue to be eligible to participate in the medical plan as long <u>as the condition persists, the child remains unmarried, and the LE Staff maintains coverage</u>.

17. Please clarify if employees contribute toward:
    a) Their own premium?
    b) The premium for covered dependents?

    Ans No, The premium is borne by the employer.

18. Please provide exact DOB for employees! This is important for Life insurance underwriting. Please provide age-banded

census for dependents as well.

Ans The exact DOB will be provided when the contract is awarded. Age band for employees is provided as below. The Life Insurance is provided only to employees. Dependents are not included.

Ages	No. of Employees
18-28	1
29-30	3
31-35	15
36-40	32
41-45	42
46-50	36
51-55	30
56-60	17
61-63	7

19. Are there any changes in requested benefits or medical limit/sublimit in current plan versus requested SOB under Solicitation 19MU3026R0002?

    Ans: None.

20. Could you please confirm whether offerors are required to submit a combined proposal covering both Health Insurance and Group Life Insurance services under a single legal entity to be considered technically responsive? Alternatively, would the Embassy accept proposals covering only one component (e.g. Health Insurance only or Life Insurance only), without risk of technical disqualification?

    Ans: The Embassy would require a combined proposal covering both Health and Group Life Insurance.

21. Could you please clarify the eligibility rules regarding retirement age and over-age employees under both the Health and Group Life Insurance programs? We understand that the standard retirement age in Oman may be 65 and not older members will appear into the census

    Ans: The retirement age for LE Staff is 62 years which may be extended to 63 years for unusual circumstances.

Note to Contractors:

- In the context of the answers, the word government is legally synonymous with the American Embassy, referred to as the "Embassy" unless specifically referring to the Omani government or local government
- The Q&A is considered an official solicitation document. Refer to FAR 15.206 for guidance on amending solicitations.