$$U = N \cdot A_t \cdot \left(\frac{P_F}{A_t + 2A_p + A_{t_{ACK}}} + \frac{1 - P_F}{T_o + \left\lfloor \frac{N \cdot A_t}{T_o} \right\rfloor \cdot N \cdot A_t}\right)$$