

**GASB 75 RFQ Procurement Process for Reporting Years 2022 and 2023 for Fiscal Years 2021 and 2022
Communication Log & Bid Results**

Business	Confirmed Intention by Deadline	Proposal Received Date	Other Communication Notes	Cost of Services			Bid Result Notes
				2022	2023	Total	
Athena Actuarial Consulting	x	5/26/2022	Confirmation of Receipt Email Sent	\$3,150	\$1,150	\$4,300	Out of state vendor
Armory Associates, LLC	x	5/26/2022	Confirmation of Receipt Email Sent	\$3,200	\$1,200	\$4,400	Years of familiarity with NYS and ToU OBEP; internal familiarity with ToU data systems and AUD reporting
BPAS Healthcare Consulting Services	x	5/18/2022	Confirmation of Receipt Email Sent	\$5,900	\$2,900	\$8,800	Quote non competitive
Harper Danesh LLC	x	n/a	Not submitting bid per 5/23/22 email	n/a	n/a	n/a	n/a
Lewis & Ellis, Inc	x	n/a	Not submitting bid per 5/23/22 email	n/a	n/a	n/a	n/a
Jefferson Solutions, Inc. (JEFSI)	x	n/a	Not submitting bid per 5/26/22 email	n/a	n/a	n/a	n/a



May 26, 2022

Michelle E. Wright
2nd Deputy Supervisor / Budget Officer
Town of Ulysses
10 Elm St.
Trumansburg, NY 14886

Dear Ms. Wright:

On behalf of Armory Associates, LLC, we are pleased to present this Proposal for an Actuarial Valuation of Postemployment Benefits for the Town of Ulysses. Armory Associates, a joint venture of Fiscal Advisors and Locey & Cahill, combines the expertise of two highly qualified professional firms. These two firms have been providing services to public sector clients for more than forty years combined, including fifteen years of providing GASB 45/75 Actuarial Services. We feel that in order to provide the level of in-depth analysis you require in the area of postemployment benefits, the chosen firm should possess expertise in government finance, employee benefits, as well as related actuarial disciplines. Our firm, Armory Associates, LLC, is in the unique position to bring all of this expert knowledge to the Town of Ulysses from a single source.

We are pleased to offer the Town a comprehensive level of services, which include a complete analysis of the liabilities and costs associated with the employer's Other Post-Employment Benefits (OPEB) other than Pensions. The OPEB analysis will be performed in accordance with the Governmental Accounting Standards Board (GASB) Statement No. 75, **Accounting and Financial Reporting by Employers for Postemployment Benefits Other Than Pensions**.

We are confident that we can provide you with the detailed analysis and technical professional support you require for your internal and external audit purposes. We look forward to the opportunity to continue working with you and your Staff on this most important project.

Please be advised that the terms of this proposal shall remain valid for a period of 90 days from the proposal due date. If you have any questions regarding the enclosed information or you require assistance of any kind, please do not hesitate to call me at (315) 752-0060 x328, or email me at DHacker@Armoryassociates.com

Sincerely,

Damon R. Hacker, ASA, MAAA
Vice President, Chief Actuary

Enclosure

Ph: 315-752-0060
Fax: 315-752-0057
250 South Clinton Street
Suite 502
Syracuse, NY 13202

TOWN OF ULYSSES

Proposal for Actuarial Services for Valuation of Other Post-Employment Benefits GASB 75

Prepared by:

Damon R. Hacker, ASA, MAAA

dhacker@armoryassociates.com



Ph: 315-752-0060
250 South Clinton Street
Suite 502
Syracuse, New York 13202

TABLE OF CONTENTS

SECTION I: FIRM PROFILE, QUALIFICATIONS, RESUMES..... - 1 -

SECTION II: CLIENT REFERENCE LIST..... - 8 -

SECTION III: PLAN IMPLEMENTATION - 11 -

SECTION IV: COST PROPOSAL..... - 14 -

SECTION I: FIRM PROFILE, QUALIFICATIONS, RESUMES

SYNOPSIS OF OUR FIRM

Armory Associates, LLC is a truly independent firm that does not have any conflicts of interest with the Town of Ulysses. Armory Associates was established as a joint venture of Fiscal Advisors & Marketing, Inc. and Locey & Cahill, LLC as a leader in providing Actuarial Services and Support for Clients in the areas of Medical Benefit Plans, Medicare Part D, and Other Post-Employment Benefits (OPEB) Liability Studies (excluding Pension Benefits).

The company combines the forces of two highly professional firms who have been providing services to public sector clients for more than forty years combined, including over fifteen years of GASB 45/75 Actuarial Services.

Our firm is comprised of an exceptional staff committed to providing the Town of Ulysses with an unsurpassed level of service. Our Clients work closely with a Client Project Team who offer superior knowledge and personalized service. This team is led by Damon Hacker, Executive Vice President, and is supported by the principals in Armory Associates, LLC as well as Actuarial, Financial and Office Support Personnel who are dedicated to providing our Clients with outstanding service.

Armory Associates, LLC is very proud of their highly specialized Financial/Actuarial Department. An interactive team approach to our services is utilized and we are confident that our experience and professionalism will well serve your needs. We are very proud of our accomplishments, our staff and our clients. An in-depth look at the Scope of Services we provide for the Other Postemployment Benefits (OPEB) Liability Study (excluding Pension Benefits) can be reviewed in Section I-B.

Armory Associates, LLC has a wealth of knowledge working with Clients in the areas of Medical Benefit Plans, Medicare Part D and OPEB Liability Studies. In order to gain a greater insight into our abilities, we encourage you to refer to Section I-D to contact anyone on our list of Clients.

We have accumulated the information contained within to provide you with an in-depth look at our Qualifications, Experience and Client List. In point-of-clarification:

- ▶ At Armory Associates, LLC Impartiality and Integrity are the Foundation of our Business.
- ▶ At Armory Associates, LLC our Clients are our Primary Focus.
- ▶ At Armory Associates, LLC you receive Personalized Service from the Client Project Team.
- ▶ Armory Associates, LLC is a firm staffed by an Experienced, Professional Staff who possess Superior Industry Knowledge.

Much of what separates Armory Associates, LLC from our competitors is our true independence and professionalism in a very complex marketplace, the responsiveness of our staff, and the level of service we provide. Also, we feel that in order to provide the level of in-depth analysis you require in the area of postemployment benefits, the chosen firm should possess expertise in government finance, employee benefits, as well as related actuarial disciplines. Our firm, Armory Associates, LLC, is in the unique position to bring all of this expert knowledge to the Client from a single source. We look forward to the opportunity to meet with you personally to discuss how our services can assist the Town of Ulysses.

SUPPORT RESOURCES AT ARMORY ASSOCIATES

Armory Associates, LLC has taken great efforts to build a superior support staff that is committed to providing our clients with an unsurpassed level of service. The Town of Ulysses will rely on a Client Project Team who will work specifically with them. This team will be led by Damon Hacker, Executive Vice President, and is supported by the principals in Armory Associates, LLC as well as Actuarial, Financial and Office Support Personnel who will be dedicated to this project. Our team has the direct experience and the resources necessary to provide the Town of Ulysses with a level of service that is unmatched in today's industry. We are proud of our personalized service from our Client Project Team and would look forward to working with you on this most important project. The level of interaction and the quality of the service that we provide our clients is what separates us from our competitors.

CLIENT PROJECT TEAM

The Town of Ulysses will be able to rely on a Client Project Team that will work with them specifically. All teams are led by Damon Hacker, Executive Vice President and the principals in Armory Associates, LLC. Our Client Project Team is based out of our main office in Syracuse, NY. The address of Armory Associates, LLC is as follows:

Armory Associates, LLC
250 South Clinton Street, Suite 502
Syracuse, NY 13202
Tel: 315-752-0060
Fax: 315-752-0057

Members of the Client Project Team include the following:

Damon Hacker, ASA, MAAA - Vice President, Chief Actuary

Michael Stark, ASA, MAAA - Actuary

Jay Stiefel, FSA, EA, MAAA - Consulting Actuary

Sean Killion – Analyst

Stephen P. Locey - Partner

Martin J. Cahill - Partner

A brief overview of each of the core Members of our Client Project Team is as follows:

Damon R. Hacker, ASA, MAAA

Damon R. Hacker is Executive Vice President and Chief Actuary of Armory Associates and is an Associate of the Society of Actuaries (ASA) and a Member of the American Academy of Actuaries (MAAA). Mr. Hacker is a Magna Cum Laude Graduate of the State University of New York at Buffalo where he received a BS Degree in Electrical Engineering. While an Undergraduate, he received the Golden Key Award and was a member of the National Honor Society.

With over fifteen years of Healthcare Actuarial experience, Damon has extensive experience in the preparation of SFAS 106 and GASB 45 actuarial valuations for purposes of determining the actuarial accrued liabilities for post-employment healthcare plans. He also completes Medicare Part D Actuarial Attestations and is instrumental in developing IBNP claim reserve liabilities and premium equivalent rates for self-insured clients for Budgetary and COBRA Rate purposes. As a recognized expert in our field, Damon has spoken on the topic of GASB 45 and post-employment health care benefits at various statewide and local NYS Government Finance Officers Associations (GFOA) and NYS Association of School Business Officials (ASBO) conferences. Damon currently works with over 150 GASB 45 clients consisting of County's, Schools, Towns, Villages, etc, across New York State.

Michael Stark, ASA, MAAA, Actuary

Michael Stark is an Associate of the Society of Actuaries (ASA) and a Member of the American Academy of Actuaries (MAAA). With over ten years of Healthcare Actuarial experience, Michael has extensive experience in the preparation of SFAS 106, GASB 75 and GASB 45 actuarial valuations for purposes of determining the actuarial accrued liabilities for post-employment healthcare plans. His experience will be instrumental in providing significant actuarial support and services related to the Post-Employment Liability Studies as well as the IBNP claims liability analysis.

John D. Stiefel, FSA, MAAA, EA, Consultant Actuary

John Stiefel is a contract employee of Locey & Cahill, LLC. His offices are located in Wethersfield, CT. Locey & Cahill, LLC has an exclusive arrangement with Mr. Stiefel for the provision of actuarial consulting services in New York State.

Mr. Stiefel has more than thirty years of actuarial experience, including twelve years in health insurance and six years in managed care. As both an executive with a major insurance company and an independent consultant, his health insurance/managed care experience has focused on product development, underwriting, contract analysis and negotiation, pricing, capitation, experience analysis, and HMO rate development and filings.

Mr. Stiefel has had many articles published in various trade publications including “The Guaranteed Investment Contract (GIC)” which was awarded the annual “Best Paper Published Award” by the Society of Actuaries. Mr. Stiefel is nationally recognized and frequently speaks at industry meetings and seminars on issues such as provider capitation, underwriting, and managed care pricing and reserving practices.

Mr. Stiefel received his Bachelor of Science in Mathematics Degree from Yale University and his Master of Arts in Mathematics from the University of Michigan. He is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary.

Sean Killion, Actuarial Analyst

With over ten years of providing GASB 45 and GASB 75 Actuarial support services, Sean Killion will be an integral part of the Client Project Team. Since the Informational Request encompasses an enormous amount of data, he will be available to answer questions the Client may have or assistance they may need relevant to the Information Request or any other matter involving the OPEB Liability Study. He will be instrumental in the analysis of the data compiled and tracking the status of project information.

Stephen P. Locey

Mr. Locey is a Partner in Armory Associates, LLC and has been President and Chief Executive Officer at Locey & Cahill, LLC as well as a founding Partner since 1995. Prior to 1995 Mr. Locey's work experience includes six years with a large insurance carrier (Blue Cross Blue Shield of Central New York), five years with a medium sized regional consulting firm (KBM Management, Inc.), and more than ten years as one of the principles in Locey & Cahill, LLC. Some of his key accomplishments, prior to the inception of Locey & Cahill, LLC, include the development of an actuarial forecasting methodology that has been widely accepted by both administrators and insurers, the development of reserve and rate models that have been accepted by the New York State Insurance Department as "actuarially sound," and many successful labor relation resolutions through both the negotiation process, as well as the litigation/arbitration process.

Stephen has more than nineteen years of experience in the employee benefits industry. He has expert knowledge in the formation and operation of all types of insured, self-insured, and alternately funded employee benefit plans. Mr. Locey holds Locey & Cahill, LLC's New York State Insurance Consultant's License.

Mr. Locey has developed his technical and actuarial abilities through the aforementioned work experience, as well as through his undergraduate academic experience as a mathematics and statistics major at Slippery Rock University of Pennsylvania.

Stephen is also a member of the Association of School Business Officials (ASBO) and the New York State Government Finance Officers Association (GFOA).

Martin J. Cahill

Martin Cahill is a Partner in Armory Associates, LLC and has been Vice President and Chief Financial Officer at Locey & Cahill, LLC as well as a founding Partner since 1995. Mr. Cahill has more than eighteen years of experience in both the financial services and employee benefits industry. Mr. Cahill's academic experience began with his studies as an economics major at St. Bonaventure University. He then went on to earn a Master of Business Administration Degree with concentrations in both Accounting and Finance.

While working first as a Manager in the Actuarial/Financial Services and then as a Divisional Financial Controller in New York City's Financial Services Industry, Mr. Cahill's accomplishments included the construction of a software program used to forecast divisional, contractual, and real estate expenses and the development of an automated budget preparation system that was used as a prototype to standardize Dean Witter's Corporate Budget Process. As the result of the corporate wide effect of Mr. Cahill's accomplishments, he was recognized by senior management in the form of an unprecedented promotion to the level of Corporate Officer status after only three years.

After eight years at Dean Witter, Mr. Cahill left to manage the Actuarial/Financial Department of an employee benefits consulting firm. While there he worked closely with Mr. Locey on the development of a statistically and actuarially sound automated medical benefits forecasting tool. He was also responsible for the development of an advanced Workers' Compensation Rate Promulgation System and the design of a Client oriented standardized reporting package.

Martin is also a member of the Association of School Business Officials (ASBO) and the New York State Government Finance Officers Association (GFOA).

SECTION II: CLIENT REFERENCE LIST

We currently have over 150 clients contracted for GASB 75 post-employment benefits actuarial services. The following reference list is a select portion of our full client list. Our full client list will be made available if the Client so requests.

County of Onondaga

James Maturo
Deputy Comptroller
John H. Mulroy Civic Center
421 Montgomery Street - 14th Floor
Syracuse, New York 13202-2998
Tel. (315) 435-2130
OPEB Liability Study

Tompkins County

Richard Snyder
Finance Director
125 East Court Street, 2nd Floor
Ithaca, NY 14850
Ph: 607-274-5502
OPEB Liability Valuation

County of Cayuga

Mary Beth Leeson
County Treasurer
160 Genesee Street, 6th Floor
Auburn, NY 13021
Tel. 315-253-1490
OPEB Liability Study

Clinton County

Finance Manager, Deputy County Treasurer
County Government Center
137 Margaret Street, Suite 205
Plattsburgh, New York 12901
Tel. 518-565-4730
OPEB Liability Study

County of Saratoga

George B. Martin
Finance Director
25 West High Street Bldg 4
Ballston Spa, NY 12020
Tel. 518-884-4724

County of Chemung

Jeenifer Furman
County Treasurer
244 Fair St-4th Floor
Kingston, New York 12402
Tel. 607-737-2927
OPEB Liability Study

County of Ulster

Burt Gulnick Jr.
Commissioner of Finance
244 Fair Street – 4th Floor, P.O. Box 1800
Kingston, NY 12402
Tel. 845-340-3460
OPEB Liability Study

County of Orleans

Kim DeFrank
Treasurer
34 East Park Street
Albion, NY 14411
Tel. 585-589-5353
OPEB Liability Study

County of Putnam

William J. Carlin, Jr., CPA
Commissioner of Finance
40 Glencida Avenue
Carmel, NY 10512
Tel. 845-225-5974

County of Tioga

James McFadden
Treasurer
56 Main Street
Owego, New York 13827
Tel. 607-687-8200 x8670
OPEB Liability Study

Briarcliff UFSD

Nicole Susa
District Treasurer
45 Ingham Road
Briarcliff Manor, NY 10510
Ph: 914-432-8123
OPEB Liability Valuation

City of Elmira

Ms. Charmain Cattan
Chamberlain
312 Lake Street
Elmira, NY 14901
Ph: 607-737-5662
OPEB Liability Valuation

City of Ithaca

Mr. Steven P. Thayer
Controller
Ithaca City Hall
108 East Green Street
Ithaca, New York 14850
Ph: (607) 274-6576
OPEB Liability Valuation

City of Cortland

Mr. Mack Cook
Director of Administration and Finance
City Hall
25 Court Street
Cortland, New York 13045
Ph: (607) 756-7312
OPEB Liability Valuation

City of Watertown

Christine Parks
Benefits Administrator
City of Watertown, New York
245 Washington Street, Room 301
Watertown NY 13601
Ph: 315-785-7755 | Fx: 315-782-9014
OPEB Liability Valuation

St. Lawrence-Lewis Health Insurance Consortium

Director of Financial Affairs
BOCES Central Offices
139 Outer State Street, PO Box 231
Canton, New York 13617
Tel. (315) 393-7912 x290
OPEB Liability Study for 19 Districts

BOCES-Champlain Valley

Brenda Proulx
Assistant Director, Human Resources
PO Box 455
Plattsburgh, New York 12901
Tel. (518) 561-0100 x223
OPEB Liability Study for 39 Districts

TST BOCES Health Insurance Consortium

Mr. David Parsons
Director of Administrative Services
555 Warren Road
Ithaca, New York 14850
Tel. (607) 257-1551
OPEB Liability Study for 9 Districts

Herkimer County BOCES Health Insurance Plan

Mark Deierlein
Executive Director of Business
400 Gros Boulevard
Herkimer, NY 13350
Tel. 315-867-2000
OPEB Liability Study for 9 Districts

BOCES-Onon, Cort & Madison Co

Mr. Andrew DiBlasi
Assistant Superintendent for Administration
6820 Thompson Road
PO Box 4754
Syracuse, New York 13221
Tel. (315) 433-2614

Baldwinsville Central School District

James Rodems
Assistant Superintendent for Management
29 E. Oneida Street
Baldwinsville, NY 13077
Tel. 315-638-6043
OPEB Liability Study

Cayuga County Community College

Thomas Nagle
Vice President of Administration and Treasurer
197 Franklin Street
Auburn, NY 13021-3099
Tel. 315-255-1783
OPEB Liability Study

County of Genesee

Mathew Landers
Deputy Treasurer
County Building I
15 Main Street
Batavia, New York 14020-3199
Tel. (585) 344-2550 x2210
OPEB Liability Study

County of Wayne

Tom Warnick
County Treasurer
16 William Street, P.O. Box 8
Lyons, NY 14489
Tel. 315-946-5946
OPEB Liability Study

East Syracuse Minoa CSD

Ms. Katherine Skahen
Executive Director of School Business
Administration
407 Fremont Road
East Syracuse, New York 13057-1299
Tel. (315) 434-3004
OPEB Liability Study

Fayetteville Manlius CSD

Assistant Superintendent for Business
Dist Offices-8199 E Seneca Turnpike
Manlius, New York 13104
Tel. (315) 692-1221
OPEB Liability Study

Ulster County Community College

Brenda Bennie
Employee Benefits Administrator
SUNY Ulster County Community College
Stone Ridge, NY 12484
Tel. 845-687-5101
OPEB Liability Study

Union-Endicott Central School District

Dr. Suzanne McLeod
Asst. Superintendent for Business
1100 East Main Street
Endicott, NY 13760
Tel. 607-786-8554
OPEB Liability Study

SECTION III: PLAN IMPLEMENTATION

Outlined below is a detailed explanation of the services Armory Associates, LLC provides with an actuarial valuation study of postretirement health care benefit plans for the purpose of determining its obligation and cost in accordance with the Governmental Accounting Standard No. 75, **Accounting and Financial Reporting by Employers for Postemployment Benefits Other Than Pensions**. The services discussed below represent the minimum level of services to be provided. Armory Associates, LLC is always open to discussion regarding the Services Offered to provide our clients with superior guidance and professional services.

GASB 75 ACTUARIAL SERVICES

The services to be provided as part of this agreement include a complete OPEB Liability Study compliant with Statement No. 75 of the Governmental Accounting Standards Board (GASB) for the Town of Ulysses, hereinafter referred to as the “Client”. The services include:

Full GASB 75 Actuarial Valuation Services:

1. A complete demographic analysis of the Client’s current covered employees, retirees, and their dependents.
2. Analysis of Plan Provisions.
3. Development of per capita claims costs.
4. Calculation of the Total OPEB Liability and Net OPEB Liability as of the Measurement date utilizing the discount rate as of the measurement date.
5. Determination of the Changes in the Total OPEB Liability.
6. Determination of the OPEB Expense.
7. Calculation of the Deferred Inflows and Outflows of Resources.
8. Calculation of (+/-)1% for the Discount Rate and Health Care Trend Rate.
9. Provide a Schedule of Changes in the Employer’s Total OPEB Liability and Related Ratios.
10. Information to assist the Client in future budgeting, including (as needed):
 - a. The ten-year “pay-as-you-go” cost projections.
 - b. Recommendations on managing the liability.

- c. Discuss funding options.
11. A compilation of a comprehensive report including the following:
 - a. Results of the Study.
 - b. A description of the plan provisions, including groups covered and benefits valued.
 - c. A description of the Actuarial methods, including the actuarial funding method.
 - d. A description of the Actuarial Assumptions.
 - e. A description of the data used in the valuation, including age/service distribution table(s) (as needed).
 - f. Breakdown of the results per fund (as needed).
12. Actuarial certification, including indication of compliance with Actuarial Standards of Practice No. 41 “Actuarial Communications” and American Academy of Actuaries “Prescribed Proposal of Actuarial Opinion”

GASB 75 Interim Year Update Actuarial Valuation Services:

1. Calculation of the Total OPEB Liability and Net OPEB Liability as of the Measurement date utilizing the discount rate as of the measurement date.
2. Determination of the Changes in the Total OPEB Liability.
3. Determination of the OPEB Expense.
4. Calculation of the Deferred Inflows and Outflows of Resources.
5. Calculation of (+/-)1% for the Discount Rate and Health Care Trend Rate.
6. Provide a Schedule of Changes in the Employer’s Total OPEB Liability and Related Ratios.
7. Breakdown of the results per fund (as needed).
8. Actuarial certification, including indication of compliance with Actuarial Standards of Practice No. 41 “Actuarial Communications” and American Academy of Actuaries “Prescribed Proposal of Actuarial Opinion”

The services to be provided include the development of statistical forecasting models necessary for the calculation of the estimated liability, including related assumptions. The final report will be delivered to the County within six to eight weeks of receiving complete and accurate data.

Armory Associates will provide a detailed listing of information/data that will be required to complete the necessary calculations of the Town's Post-Employment Benefit Plan. The information/ data request includes, but not limited to, the following:

1. Employee and Retiree Census/Demographic information:
 - a. Dates of Birth
 - b. Dates of Hire
 - c. Dates of Retirement
 - d. Retirement System and Tier
 - e. Medical Plan and Coverage
 - f. Contribution amounts
 - g. Etc.
2. Summary Plan Descriptions of all Health Plan Options.
3. Monthly Premium Rates for all Health Plans.
4. Eligibility and Contribution requirements for employees to participate in the OPEB plan.
5. Medical and Rx Claims Data.
6. Total Covered Payroll.

SECTION IV: COST PROPOSAL

We are proposing a two-year agreement to provide GASB 75 Actuarial Services beginning with the Fiscal Year ending December 31, 2022.

Service	Fiscal Year Ending	Fee*
Actuarial services required by GASB 75 (Full Valuation):	2022	\$3,200
Actuarial services required by GASB 75 (Interim valuation):	2023	\$1,200
	2-Year Total	\$4,400

As a Client option, the above 2-year cycle (Full and Interim Valuation) fee can be billed in two equal installments each year in the amount of \$2,200.

* All services requested that are above and beyond the Scope of Services will be billed at an hourly rate as described on the following page.

ARMORY ASSOCIATES, LLC

HOURLY BILLING RATES

<u>SERVICE</u>	<u>HOURLY RATE</u>
Professional Services:	
Actuarial Services	\$250.00
General Consulting Services	\$150.00
Administrative Support Services	\$40.00
Travel Time Fee	\$40.00
Supply Costs	N/A
Other Expenses	N/A

The travel time fee noted above represents remuneration for labor hours lost while traveling to and from client meetings that are not included in the scope of services of the GASB 75 valuation. This fee is reduced from the hourly consulting rate and is in recognition of the time dedicated to the client for approved travel in the performance of our duties.

We do not bill for supplies or any other ancillary costs associated with servicing the client, unless it is deemed appropriate and is agreed to in advance by the client.

Travel costs, which include but may not be limited to, automobile mileage, hotel expenses, airplane tickets, ground transportation, tolls, and parking costs will all be billed to the client, as approved, and on a dollar for dollar basis.

Any client who is on an hourly billing cycle will be provided with a detailed listing of the services provided and the hours dedicated by our staff in the performance of the duties as outlined in our agreement. This information is tracked in 15 minute increments.