



APPLICATION FOR EMPLOYMENT SHORT FORM

We consider applicants for all positions without regard to race, color, religion, creed, gender, national origin, age, disability, marital or veteral status, or any other legally protected status. We are an equal opportunity employer.				
Position(s) Applied For:	Variable Direct Care Staff	Date of Application:	09/15/25	
Last Name Fender	First Name Daniel	Middle Name Bansh	Best time to contact you at home is:	
Address 412 17th Ave N Apt 1	City Saint Cloud	State MN	Zip 56303	<input checked="" type="radio"/> AM / <input type="radio"/> PM
Telephone Number 320-310-5089			Email Address fender.bansh@gmail.com	
Emergency Contact Name: Luis Arreguin Emergency Contact Relationship: Significant Other Emergency Contact Phone: 3207619902				
Phyxius, Inc. requires all staff to work every other weekend and holidays. MN requires all staff to pass a background study through DHS.				

APPLICANT'S STATEMENT

<p>~I certify that answers given herein are true and complete. I hereby understand and acknowledge that, unless otherwise defined by applicable law, any employment relations with this organization is of an "at will" nature, which means that the Employee may resign at any time and the Employer may discharge Employee at any time with or without cause. It is further understood that this "at will" employment relationship may not be changed by any written document or by conduct unless such change is specifically acknowledged in writing by an authorized executive of this organization. In the event of employment, I understand that false or misleading information given in my application or interview may result in discharge. I understand, also, that I am required to abide by all rules and regulations of the employer. ~The employee undersigned understands Phyxius Inc. must comply with statutory insurance requirements as they pertain to employee driving Phyxius Inc. vehicles. By the signature below, the employee acknowledges and agrees that Phyxius Inc. is entitled to receive/send proof of license and/or motor vehicle reports/records from the employee or third parties. Phyxius Inc. and employees understand that the use of these records is limited to Phyxius Inc. Phyxius Inc. has an obligation to comply with statutory insurance requirements and/or with the underwriting process relating to securing insurance coverage. Phyxius Inc. will exercise best efforts to limit use of records as herein specified. This form authorizes Phyxius Inc to check my Motor Vehicle Record periodically without further consent. This authorization expires upon my termination of my employment. ~The employee undersigned understands that Phyxius Inc. must comply with state background study requirements. By the signature below, the employee acknowledges Phyxius will conduct a background study to determine employment eligibility</p>	
Daniel Fender <hr style="border: 0; border-top: 1px solid black; margin-top: 10px;"/>	 <hr style="border: 0; border-top: 1px solid black; margin-top: 5px;"/> Daniel Fender (Sep 15, 2025 09:15:09 CDT)
Printed Name of Applicant	Signature of Applicant

Hepatitis B Vaccine

Acceptance

I understand that due to my occupational exposure to blood or other infectious materials that I may be at risk of acquiring Hepatitis B virus infection. I have been given the opportunity to be vaccinated with the Hepatitis B vaccination at no charge to myself. **I accept the Hepatitis B vaccination at this time.** I understand that it is my responsibility to go to the clinic of my choice within 14 days of this signature and receive the vaccine. I will give the bill to Phyxius Inc. to pay. Failure to receive the vaccine within this timeline may cause me to be removed from the schedule, or other disciplinary action. Failure to submit a bill from the clinic to Phyxius for the vaccine may result in non payment.

OR

Declination

I understand that due to my occupational exposure to blood or other infectious materials that I may be at risk of acquiring Hepatitis B virus infection. I have been given the opportunity to be vaccinated with the Hepatitis B vaccination at no charge to myself. However, **I decline the Hepatitis B vaccination at this time.** I understand that by declining this vaccination, I continue to be at risk of acquiring Hepatitis B, a serious disease. If in the future I continue to have occupational exposure to blood or other potentially infectious materials and I want the Hepatitis B vaccine, I can receive the vaccination series at no charge to me.

(print name) Daniel Fender

(date) 09/15/25

(signature) 
Daniel Fender (Sep 15, 2025 09:15:09 CDT)



401 (k) PLAN

PLAN ELIGIBILITY REQUIREMENTS

All full and part time employees who have worked for Phyxius Inc. for one year are eligible for the 401(k) Plan at the next enrollment period following their one year anniversary. At that time, the employee will be eligible for the company match.

TYPE AND AMOUNT OF COMPENSATION THAT MAY BE DEFERRED

If you have met the eligibility requirements of the plan, you may elect to defer up to \$23,000.00 of your W-2 compensation (pay) to the plan and \$30,500.00 if over 50.

HOW TO MAKE DEFERRAL ELECTIONS AND THE PERIODS FOR MAKING ELECTIONS

You can start making elective deferrals on any enrollment date (January 1 and July 1) following your completion of the plan's eligibility requirements. ADP will contact you with enrollment instructions once you are eligible. Payroll deferrals will begin on the next payday following the enrollment date.

By signing this form, you are acknowledging that you are aware that you are eligible for the 401(k) Plan and that it is your responsibility to enroll in the plan prior to the appropriate enrollment date.


Daniel Fender (Sep 15, 2025 09:15:09 CDT)
Employee Signature

09/15/25
Date


OA Signature

09/15/25
Date



Child Support Disclosure Form

Employee Name: Daniel Fender

Minnesota law requires individuals to disclose information about court-ordered support obligations when they are hired for employment. Please answer the following as required by law:

Do you owe court-ordered child support that your employer is required to withhold from your income?

(Circle One) YES NO

If you answered "yes" you must provide your case worker the following address for Phyxius, Inc. so the child support may be deducted from your payroll check:

Phyxius, Inc.
P.O. Box 825
Sartell, MN 56377

I declare that everything I have stated on this form is complete and correct to the best of my knowledge. I hereby authorize my employer to verify the information provided with the public agency responsible for child support enforcement.

Employee Signature 
Daniel Fender (Sep 15, 2025 09:15:09 CDT)

Date 09/15/25

NOTICE OF EMPLOYEE RIGHTS UNDER MINNESOTA LAW TO REVIEW PERSONNEL RECORD

This Notice of Rights is provided to all new hires and current employees:

Personnel Record: The Company maintains a personnel record on each employee, which may include the employee's application for employment, wage or salary history, notices of personnel action, authorizations for payroll deductions, fringe benefit information, leave of absence records, salary history job titles, dates of promotions, transfers, and other changes, attendance records, performance evaluations, and retirement records. Personnel records are the property of the Company.

Right to Review Personnel Record: Employees may review their personnel record as defined by Minnesota law upon submitting a written request to the Human Resources Department of the Company. Employees may review their personnel record once each six months during their employment. Upon separation from service, former employees may review their personnel record once each year after separation for as long as the Company maintains the personnel record.

Right to Review and Copy: The Company will make available the personnel record (or an accurate copy, without charge) for review by the employee or former employee during its normal hours of business operation at the employee's place of employment or nearby location, which may or may not be during the employee's working hours. A Company representative may be present while the employee reviews his or her personnel record. The Company may deny the employee or former employee the right to review his or her personnel record if such individual's request to review is not made in good faith.

Right to Dispute Information and Resolution of Dispute: If an employee disputes specific information in his or her personnel record, the Company and the employee may agree to remove or revise the disputed information. If an agreement is not reached, the employee may submit a written statement of no more than five pages specifically identifying the disputed information and explaining the employee's position. The Company will include the position statement in the employee's personnel record for as long as the disputed information remains in the employee's personnel record. The Company will provide the position statement to any other person who receives a copy of the disputed information from the Company after the position statement is submitted.

No Retaliation: The Company will not retaliate against any employee for asserting his or her rights or remedies with respect to his or her personnel file.

Use of Omitted Personnel Record: Information properly belonging in an employee's personnel record that was omitted from the personnel record may not be used by the employer in an administrative, judicial, or quasi-judicial proceeding, unless the employer did not intentionally omit the information and the employee is given a reasonable opportunity to review the omitted information prior to use.

Remedies: If the Company fails to follow any of its obligations, an employee may bring a civil action to compel compliance and for violations of the Company's duties, the employee may

seek actual damages plus costs. In instances of retaliation, the employee may seek actual damages, back pay, and reinstatement or other make-whole, equitable relief, plus reasonable attorneys' fees. Any civil action maintained by the employee under this paragraph must be commenced within one year of the actual or constructive discovery of the alleged violation.

No communication by an employee of information obtained through a review of his or her personnel record may be made the subject of any action by the employee for libel, slander, or defamation, unless the employee has requested that the Company comply with any employee right under "removal or revision of information" above and the company did not so comply.

No communication by the Company of information contained in an employee's personnel record after the employee has exercised his or her right to review his or her personnel record may be made the subject of any common law civil action for libel, slander, or defamation unless: (1) the employee disputed the information in the personnel record; (2) the Company refused to remove or revise the disputed information; (3) the employee has submitted a written position statement; and (4) the Company either (i) has refused or negligently failed to include a copy of the employee's position statement along with the disputed information or thereafter provide a copy of the statement to other persons as required above; or (ii) thereafter communicated the disputed information with knowledge of its falsity or in reckless disregard of its falsity.

A common law civil action for libel, slander, or defamation based upon a communication of disputed information contained in an employee's personnel record is not prohibited if the communication is made after the Company and the employee reach an agreement to remove or revise disputed information and the communication is not consistent with the agreement.

The Department of Labor is responsible for the enforcement of the Company's obligations and may assess a fine for any violation, which is in addition to any other remedy provided by law.

I received a copy of the Notice of Rights upon being hired by the Company.

Dated: 09/15/25


Daniel Fender (Sep 15, 2025 09:15:09 CDT)

Employee Signature

Daniel Fender

Printed Employee Name

F:\Client\1119\00001

Paid Time Off (PTO) Policy – Includes Earned Safe & Sick Time (ESST)

Accrual & Tracking: Employees begin accruing PTO on their first day of employment according to the schedule below. PTO balances and usage can be accessed anytime via the ADP app or on paycheck earnings statements. Employees are responsible for tracking their balance to ensure they have sufficient hours for future PTO/ESST needs. The Phyxius PTO accrual year runs from January 1 – December 31. Earned PTO is paid at the same hourly rate as the shift for which the leave is being used.

Use of PTO: Employees may use accrued PTO when they are scheduled to work for the following reasons:

- 1. Personal Time, Vacation & all non-ESST Qualifying Events (requires advance notice – see request process below).
- 2. Earned Safe & Sick Time (ESST) Qualifying Events (requires advance notice if foreseeable – see request process below). :

Requesting PTO Leave:

Foreseeable:

- Employees must submit PTO requests 5 days in advance.
- Personal/Vacation time approval is based on scheduling needs per our Schedule/Deputy Policy.
- Holidays PTO requests are based per our Holiday Pay Policy.

OR

Unforeseeable:

If the need for PTO is unforeseeable, employees must follow these steps:

- a) Call the House/Location to notify on-duty staff, as they will be responsible for coverage until coverage is found. Employees are encouraged—but not required—to assist in finding coverage.
- b) Call your Supervisor or Assistant Program Leader/ Program Leader ASAP and leave a voicemail including:
 - Your name and scheduled shift time/location.
 - A detailed reason for your absence.
 - Your expected return-to-work date.
 - Promptly return any phone call from your supervisor/ Assistant Program Leader/Program Leader.
- c) PTO may only be used for unforeseeable absences if they qualify as an ESST event or are otherwise approved under this policy.
- d) If PTO is used for more than three consecutive scheduled workdays, employees may be asked to provide a doctor’s note, documentation, or a written statement confirming the leave was for an ESST-qualifying event.

Accrual, Carryover, and Payout: Unused PTO carries over into the next year. Unused PTO is not considered earned wages and will not be paid out upon termination, resignation, retirement, or other separation from Phyxius. Employees rehired within 180 days will have previously accrued but unused PTO reinstated. PTO is earned and used in increments as small as one hour. If you reach the “Cap” you will stop accruing PTO until your balance falls below the Cap.

Information: Absences may still result in disciplinary action based on the circumstances, per the Attendance Policy, even if the call-in procedure was followed. Employees will not be disciplined or retaliated against for properly using ESST for a qualifying event. If an absence does not qualify for ESST or the employee has no available PTO, they may be subject to disciplinary action under the Attendance Policy. Assistant Program Leaders, Program Leaders, Supervisors (Office, Operations, Accounting), and Directors have the flexibility to adjust their schedules by adding or reducing work hours as needed, with supervisor approval. Given the unpredictable nature of their roles, including after-hours on-call emergencies, these employees will be scheduled for fewer than 40 hours per week. If desired, they may use PTO to supplement their hours and reach a total of 40 hours at the end of the workweek.

Variable Direct Care Staff/Office Advisors/

Hours Worked 30 =1.00 hour PTO up to 48 hrs/year. Cap of 80 hours.

Direct Care Specialist

Hours Worked 30 =1.50 hour PTO up to 97.5 hrs/year. Cap of 80 hours.

Assistant Program Leader /Program Leaders

Hours Worked 30 =1.75 hour PTO up to 104 hrs/year. Cap of 80 hours.

Office Advisor Specialists

Hours Worked 30 =1.75 hour PTO up to 104 hrs/year. Cap of 80 hours.

Supervisors (Office, Operations, Accounting)

Hours Worked 30 =2.00 hour PTO up to 117 hrs/year. Cap of 80 hours.

Director

Hours Worked 30 =2.75 hour PTO up to 195 hrs/year. Cap of 160 hours.

For any questions regarding payroll, deductions, or benefits, please contact the Office Advisor team. They are available to assist you.

Signature 
Daniel Fender (Sep 15, 2025 09:15:09 CDT)

Name Daniel Fender

Date 09/15/25



Direct Care Staff Job Description

The Direct Care Staff member at Phyxius Inc. plays a vital role in providing daily support, supervision and care for individuals with intellectual disabilities and mental illness. This role requires a compassionate, patient, flexible and resilient person who can offer both emotional and physical support, promote independence, and ensure a safe and respectful environment. Some individuals may exhibit high-risk behaviors, including aggression and elopement. Staff must be trained and prepared to use physical intervention techniques when necessary, always prioritizing safety and dignity.

Qualifications:

This position requires a genuine interest and demonstrated ability to support individuals with developmental disabilities. Applicants will be evaluated based on their attitude, skills, and aptitude for this work.

- Must pass background check.
- Must demonstrate the physical capability to perform all direct care tasks.
- Must pass Therapeutic Intervention training, including all physical restraint techniques.
- Must attend, complete and pass all mandatory training courses as directed.
- Ability to work flexible hours, including weekends, and holidays.
- Strong communication skills and ability to remain calm and focused under pressure.
- Commitment to treating all individuals with dignity, respect, and compassion.
- Positive attitude, strong work ethic, and ability to work independently and as part of a team.

Conditions of Employment: The first six months of employment constitute a probationary period, during which performance will be evaluated.

Availability:

This part-time or full-time position requires flexibility, including weekends and holidays. Because we provide 24/7 care, staff may be scheduled outside of their preferred availability and at multiple locations. Shifts may change on short notice to ensure consistent, high-quality care.

Reports To: Assistant Program Leader, Program Leader, Operations Supervisors, and Directors.

Preferred Qualities:

- Experience working with individuals with intellectual disabilities and/or mental illness.
- Patience, empathy, and a strong sense of responsibility.
- Confidence in managing behavioral challenges with professionalism and care.
- Resilience under stress.
- Sense of humor.

Key Responsibilities:

- Provide direct care and supervision in daily routines, including personal hygiene, medication administration and community outings.
- Assist with grocery and supply shopping to ensure the home is well-stocked.
- Prepare and serve nutritious meals according to the dietary needs and preferences of each individual.
- Perform regular deep cleaning of the home, including bedrooms, bathrooms, common areas, and kitchen.
- Maintain the outdoor space by removing weeds from gardens/flower beds and shoveling snow from sidewalks and steps to ensure safety.
- Engage with individuals in activities they enjoy, encouraging social, recreational, and leisure participation.
- Be flexible and willing to work various shifts (including day, evening, overnight), with weekend and holiday shifts being mandatory.
- Remain available to provide consistent, high-quality care by adapting to the scheduling needs of the home and organization.
- May be required to work at multiple program locations based on staffing or company needs.
- Assist in the implementation of individualized care plans and behavior support strategies.
- Intervene during crisis situations using trained de-escalation techniques and, when necessary, physical intervention and manual restraint per policy and training.
- Attend and successfully complete all required training, including physical escort and restraint certifications.
- Provide transportation to clients in company vehicles (for employees designated as drivers), ensuring safety and accountability during outings and appointments.
- Maintain accurate and timely documentation, including daily logs, data tracking, and incident reports.
- Communicate clearly and respectfully with clients, coworkers, and management—always adhering to the company’s professional conduct policy.
- Monitor and report any changes in clients’ physical or emotional status to appropriate team members.
- Uphold the rights, dignity, and confidentiality of all individuals served, ensuring a safe, respectful, and supportive environment.
- Work cooperatively as part of a multidisciplinary team to support the overall success of the individuals and the home.
- Perform other duties as assigned by your supervisor or management team.

Employee Acknowledgment: By signing below, I acknowledge that I have received and reviewed the job description for Direct Care Staff and understand the responsibilities and expectations of the role.

Date: 09/15/25 _____

Signature:  _____
Daniel Fender (Sep 15, 2025 09:15:09 CDT)

BILLING INFORMATION ACKNOWLEDGEMENT

This company is committed to compliance with all Federal and State laws that govern the delivery of and billing for services. Minnesota Statutes, section 256B.4912, subdivision 11 requires that upon employment and annually thereafter, staff attest to reviewing and understanding the below statement.

I attest to reviewing and understanding the following statement:

“It is a federal crime to provide materially false information on service billings for medical assistance or services provided under a federally approved waiver plan as authorized under Minnesota Statutes, sections 256B.0913, 256B.0915, 256B.092, and 256B.49.”

What this means:

- I understand I provide services that are paid for through medical assistance or through federal waiver plans.
- I understand that documentation must be accurate, including my timecard or other time tracking systems.
- Minnesota Statutes, sections 256B.0913 applies to the Alternative Care, 256B.0915 applies to the Elderly Waiver, 256B.092 applies to the Developmental Disabilities Waiver, and 256B.49 applies to waivers for persons with disabilities.

Daniel Fender


Daniel Fender (Sep 15, 2025 09:15:09 CDT)

09/15/25

Printed Name

Signature

Date



Rationale:

260C.212 Subd. 14. **Support age-appropriate and developmentally appropriate activities for foster children.** Responsible social services agencies and child-placing agencies shall support a foster child's emotional and developmental growth by permitting the child to participate in activities or events that are generally accepted as suitable for children of the same chronological age or are developmentally appropriate for the child. Foster parents and residential facility staff are permitted to allow foster children to participate in extracurricular, social, or cultural activities that are typical for the child's age by applying reasonable and prudent parenting standards. Reasonable and prudent parenting standards are characterized by careful and sensible parenting decisions that maintain the child's health and safety, and are made in the child's best interest.

Purpose:

To ensure that each foster child can experience equal “normalcy” in extracurricular activities as a non-foster child. Following the Prudent Parenting Standards allows the foster child’s extended team to assist with making reasonable decisions in the best interest of the foster child.

Procedure:

When a foster child makes a request for an extracurricular activity, overnight stays or wants to make a drastic change in appearance. The designated will contact the guardian and social worker for consultation. If unable to reach either party the designated staff will utilize the Prudent Parenting Standards listed above in statute.

When at all possible the extended team should follow the case plan/out of home placement plan. It is best practice to make these plans as detailed as possible. When making decisions about the foster child the team must consider the following:

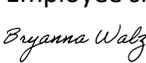
- Is it age and developmentally appropriate
- Is it accepted as suitable for children of the same chronological age or level of maturity
- All decisions should be based off of the child’s emotional, physical and behavioral capacities typical for an age group
- Risk of activity
- Importance of experience in the child’s emotional and developmental growth
- Importance of a family like experience
- Wishes of parent and guardian as appropriate

Benefits:

Following the guidelines may increase social and emotional bonds; participating in activities that make them feel “normal” may mitigate trauma. Provide foster kids the opportunity to practice skills in a protected environment and contributes to a successful transition to adulthood.

Staff Name Printed: Daniel Fender Staff Signature:  Date: 09/15/25
Staff Name Printed: _____ Staff Signature: Daniel Fender (Sep 15, 2025 09:15:09 CDT) Date: _____

Employee notice

1. Employee: Daniel Fender		Address: 412 17th Ave N Apt 1 Saint Cloud MN 56303	
Phone number: 320-310-5089		Email address: fender.bansh@gmail.com	
Date employment began: 09/15/25			
2. Legal name of employer: Phyxius Inc.		Main office/principal place of business address: 215 Park Ave S. St. Cloud, MN 56301	
Phone number: 320-281-3161		Email address: jobs@phyxiusinc.com	
Operating name of employer (if different):		Mailing address (if different): PO Box 825 Sartell, MN 56377	
3. Employment status (exempt or non-exempt): non-exempt			
<input type="checkbox"/> Employee is exempt from: <input type="checkbox"/> minimum wage <input type="checkbox"/> overtime <input type="checkbox"/> other provisions of Minnesota Statutes 177			
Legal basis for exemption: <input checked="" type="checkbox"/> Employee is non-exempt (entitled to overtime, minimum wage, other protections under Minn. Stat. 177)			
4. Base rate of pay: \$17.00/hr.	Additional rates (if applicable): \$ 25.50/hr.	How applied: Overtime & Holiday Hours	
	Additional rates (if applicable): Base rate+\$1.00/hr.	How applied: Shift differential for Zeta Team Member Hours	
	Additional rates (if applicable): Base rate+\$ 2.00/hr.	How applied: Shift differential for Theta, Kalimera, Kalinychta, Kalispera, Iota, Spiti & Delta/Crisis Team Member Hours	
	Additional rates (if applicable): Base rate+\$ 3.00/hr.	How applied: Shift differential for Tarasso Team Member Hours	
Paid by: Hour <input checked="" type="checkbox"/> Shift <input type="checkbox"/> Day <input type="checkbox"/> Week <input type="checkbox"/> Salary <input type="checkbox"/> Piece <input type="checkbox"/> Commission <input type="checkbox"/> Other method <input type="checkbox"/>			
Overtime is owed after: 40 hours		Allowances claimed: N/A	
<u>General guidelines for base wage increases</u> **See policy book for updates/changes in the future**		Hours worked	Base rate wage increases to
		500	\$18.00/hour
		1,000	\$18.56/hour
		4,000	\$19.12/hour
		7,000	\$19.70/hour
5. Leave benefits available: <input checked="" type="checkbox"/> Sick and Safe time <input type="checkbox"/> Paid vacation <input type="checkbox"/> Other paid time off			
How benefits are accrued: Number of hours: <u>1.00</u> per <input type="checkbox"/> year <input type="checkbox"/> month <input type="checkbox"/> per pay period <input checked="" type="checkbox"/> per 30 hours worked			
<u>General guidelines for PTO accrual</u>		**See policy book for updates/changes in the future**	
Yearly Max: 48 hours		Balance Cap: 80 hours	
6. Deductions that may be made from employee's pay and amounts:			
7. Number of days in the pay period: 14	Regularly scheduled payday: Friday	Date employee will receive first payment of wages earned: <u>10/03/25</u>	
8. Other information relevant to this position:			
I, the employee, have received a copy of this notice: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Employer signature  <small>Daniel Fender (Sep 15, 2025 09:15:09 CDT)</small>	Date 09/15/25	Employee signature 	Date 09/15/25

Daniel Fender 2 Adobe Office VDCS NewHire Paperwork 2025

Final Audit Report

2025-09-15

Created:	2025-09-15
By:	Bryanna Walz (officeadvisor1@phyxiusinc.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAIjN8Shuqj3aHD3OCW0VtPIIhLy068NHR

"Daniel Fender 2 Adobe Office VDCS NewHire Paperwork 2025" History

-  Document created by Bryanna Walz (officeadvisor1@phyxiusinc.com)
2025-09-15 - 2:06:39 PM GMT
-  Document emailed to Daniel Fender (fender.bansh@gmail.com) for signature
2025-09-15 - 2:07:12 PM GMT
-  Email viewed by Daniel Fender (fender.bansh@gmail.com)
2025-09-15 - 2:11:07 PM GMT
-  Document e-signed by Daniel Fender (fender.bansh@gmail.com)
Signature Date: 2025-09-15 - 2:15:09 PM GMT - Time Source: server
-  Document emailed to Bryanna Walz (officeadvisor1@phyxiusinc.com) for signature
2025-09-15 - 2:15:11 PM GMT
-  Document e-signed by Bryanna Walz (officeadvisor1@phyxiusinc.com)
Signature Date: 2025-09-15 - 2:18:46 PM GMT - Time Source: server
-  Agreement completed.
2025-09-15 - 2:18:46 PM GMT