effect on the States, on the relationship between the national government and the States, or on the distribution of power and responsibilities among the various levels of government. We have analyzed this rule under that Order and have determined that it is consistent with the fundamental federalism principles and preemption requirements described in Executive Order 13132.

Also, this rule does not have tribal implications under Executive Order 13175, Consultation and Coordination with Indian Tribal Governments, because it does not have a substantial direct effect on one or more Indian tribes, on the relationship between the Federal Government and Indian tribes, or on the distribution of power and responsibilities between the Federal Government and Indian tribes. If you believe this rule has implications for federalism or Indian tribes, please contact the person listed in the **FOR FURTHER INFORMATION CONTACT** section above.

E. Unfunded Mandates Reform Act

The Unfunded Mandates Reform Act of 1995 (2 U.S.C. 1531–1538) requires Federal agencies to assess the effects of their discretionary regulatory actions. In particular, the Act addresses actions that may result in the expenditure by a State, local, or tribal government, in the aggregate, or by the private sector of $100,000,000 (adjusted for inflation) or more in any one year. Though this rule will not result in such an expenditure, we do discuss the effects of this rule elsewhere in this preamble.

F. Environment

We have analyzed this rule under Department of Homeland Security Directive 023–01 and Commandant Instruction M16475.1D, which guide the Coast Guard in complying with the National Environmental Policy Act of 1969 (42 U.S.C. 4321–4370f), and have determined that this action is one of a category of actions that do not individually or cumulatively have a significant effect on the human environment. This rule involves a security zone limited in duration to M/V CAPE HUDSON's departure from Terminal 7 in Tacoma, WA until the vessel reaches the Puget Sound Traffic Separation Lane Lighted Buoy SE that will prohibit entry within 500 yards of the vessel. It is categorically excluded from further review under paragraph L 60(a) of Appendix A, Table 1 of DHS Instruction Manual 023–01–001–01, Rev. 01. A Record of Environmental Consideration supporting this determination is available in the docket where indicated under **ADDRESSES**.

G. Protest Activities

The Coast Guard respects the First Amendment rights of protesters. Protesters are asked to contact the person listed in the **FOR FURTHER INFORMATION CONTACT** section to coordinate protest activities so that your message can be received without jeopardizing the safety or security of people, places or vessels.

List of Subjects in 33 CFR Part 165

Harbors, Marine safety, Navigation (water), Reporting and recordkeeping requirements, Security measures, Waterways.

For the reasons discussed in the preamble, the Coast Guard amends 33 CFR part 165 as follows:

PART 165—REGULATED NAVIGATION AREAS AND LIMITED ACCESS AREAS

■ 1. The authority citation for part 165 continues to read as follows:

Authority: 33 U.S.C. 1231; 50 U.S.C. 191; 33 CFR 1.05–1, 6.04–1, 6.04–6, and 160.5; Department of Homeland Security Delegation No. 0170.1.

■ 2. Add § 165.T13–1082 to read as follows:

§ 165.T13–1082 Security Zone; Puget Sound, Tacoma, WA.

(a) *Location.* The following area is a security zone: All navigable waters, from surface to bottom, within 500 yards of the M/V CAPE HUDSON while underway from Terminal 7 in Tacoma, WA until the vessel reaches the Puget Sound Traffic Separation Lane Lighted Buoy SE.

(b) *Definitions.* As used in this section, *designated representative* means a Coast Guard Patrol Commander, including a Coast Guard coxswain, petty officer, or other officer operating a Coast Guard vessel and a Federal, State, and local officer designated by or assisting the Captain of the Port Puget Sound (COTP) in the enforcement of the security zone.

(c) *Regulations.* (1) Under the general security zone regulations in subpart D of this part, you may not enter the security zone described in paragraph (a) of this section unless authorized by the COTP or the COTP's designated representative.

(2) To seek permission to enter, contact the COTP or the COTP's representative by VHF CH 16 or at 206–217–6051. Those in the security zone must comply with all lawful orders or directions given to them by the COTP or the COTP's designated representative.

(d) *Enforcement period.* This rule is effective without actual notice from 8:45 a.m. on December 21, 2018, through 9 p.m. on January 2, 2019. For the purposes of enforcement, actual notice will be used from 8:00 a.m. on December 20, 2018, through 8:44 a.m. December 21, 2018. This rule will be enforced with actual notice by COTP's designated representatives on scene during M/V CAPE HUDSON departure transit.

Dated: December 17, 2018.

L.A. Sturgis,

Captain, U.S. Coast Guard, Captain of the Port Puget Sound.

[FR Doc. 2018–27579 Filed 12–20–18; 8:45 am]

BILLING CODE 9110–04–P

DEPARTMENT OF VETERANS AFFAIRS

38 CFR Part 9

RIN 2900–AQ12

Veterans' Group Life Insurance Increased Coverage

AGENCY: Department of Veterans Affairs.

ACTION: Final rule.

SUMMARY: Current statutory provisions provide Veterans' Group Life Insurance (VGLI) insureds under the age of 60 with the opportunity to increase their VGLI coverage by $25,000 not more than once in each five-year period beginning on the one-year anniversary of the date a person becomes insured under VGLI. The Department of Veterans Affairs (VA) is finalizing the amendment of its VGLI regulations to establish a permanent regulatory framework for such elections of increased coverage. The final rule clarifies that coverage increases in an amount less than $25,000 are available only when existing VGLI coverage is within $25,000 of the Servicemembers' Group Life Insurance maximum of $400,000, and any increases of less than $25,000 must be only in an amount that would bring the insurance coverage up to the statutory maximum.

DATES: *Effective date:* This rule is effective on January 22, 2019.

FOR FURTHER INFORMATION CONTACT: Karen Naccarelli, Department of Veterans Affairs Insurance Center (310/290B), P.O. Box 13399, Philadelphia, Pennsylvania 19101, (215) 381–3029. (This is not a toll-free number.)

SUPPLEMENTARY INFORMATION: On April 27, 2018, VA published in the **Federal Register** (83 FR 18491) a proposed rule seeking comments regarding amendment of 38 CFR 9.2 to reflect Section 404 of the *Veterans' Benefits Act of 2010,* Public Law 111–275, 124 Stat. 2879–2880 (2010). The amendment

provides that insureds who are under 60 years of age and who have less than the statutory maximum of SGLI coverage can elect in writing to increase coverage by $25,000 not more than once in each five-year period beginning on their one-year VGLI coverage anniversary date. Section 404 added to 38 U.S.C. 1977(a) a new paragraph (3), which took effect April 11, 2011. To promptly implement this statutory change, VA adopted interim procedures for increasing VGLI coverage. See the ''Servicemembers' and Veterans' Group Life Insurance Handbook, Chapter 12.01, on the VA Insurance website at *http://www.benefits.va.gov/INSURANCE/resources_handbook_ins_chapter12.asp* which outlines the interim process. This final regulation is intended to establish a permanent regulatory framework for affording additional VGLI coverage under section 404.

The proposed regulation was published in the **Federal Register** for public comments on April 27, 2018. Two public comments were received that support the proposed amendment. The comments stated that the rule provides the insured with the right to the earliest opportunity to increase coverage under the law. The comments also noted that the opportunity to increase coverage is provided at predictable times, which benefits both the insured and the insurer as it relates to planning potential changes in coverage and premiums.

Based on the rationale set forth in the preamble of the proposed rule and the two public comments received, VA adopts, without change, the proposed rule published on April 27, 2018, at 83 FR 18491.

Unfunded Mandates

The Unfunded Mandates Reform Act of 1995 requires, at 2 U.S.C. 1532, that agencies prepare an assessment of anticipated costs and benefits before issuing any rule that may result in the expenditure by State, local, and tribal governments, in the aggregate, or by the private sector, of $100 million or more (adjusted annually for inflation) in any one year. This final rule would have no such effect on State, local, and tribal governments or the private sector.

Paperwork Reduction Act

This final rule contains no provisions constituting a collection of information under the Paperwork Reduction Act (44 U.S.C 3501–3521).

Executive Orders 12866, 13563, and 13771

Executive Orders 12866 and 13563 direct agencies to assess the costs and benefits of available regulatory alternatives and, when regulation is necessary, to select regulatory approaches that maximize net benefits (including potential economic, environmental, public health and safety effects, and other advantages; distributive impacts; and equity). Executive Order 13563 (Improving Regulation and Regulatory Review) emphasizes the importance of quantifying both costs and benefits, reducing costs, harmonizing rules, and promoting flexibility. Executive Order 12866 (Regulatory Planning and Review) defines a ''significant regulatory action'' requiring review by the Office of Management and Budget (OMB), unless OMB waives such review, as ''any regulatory action that is likely to result in a rule that may: (1) Have an annual effect on the economy of $100 million or more or adversely affect in a material way the economy, a sector of the economy, productivity, competition, jobs, the environment, public health or safety, or State, local, or tribal governments or communities; (2) Create a serious inconsistency or otherwise interfere with an action taken or planned by another agency; (3) Materially alter the budgetary impact of entitlements, grants, user fees, or loan programs or the rights and obligations of recipients thereof; or (4) Raise novel legal or policy issues arising out of legal mandates, the President's priorities, or the principles set forth in this Executive Order.''

The economic, interagency, budgetary, legal, and policy implications of this regulatory action have been examined, and it has been determined not to be a significant regulatory action under Executive Order 12866. VA's impact analysis can be found as a supporting document at *http://www.regulations.gov,* usually within 48 hours after the rulemaking document is published. Additionally, a copy of the rulemaking and its impact analysis are available on VA's website at *http://www.va.gov/orpm* by following the link for ''VA Regulations Published from FY 2004 through FYTD.'' This rule is not an E.O. 13771 regulatory action because this rule is not significant under E.O. 12866.

Regulatory Flexibility Act

The Secretary hereby certifies that this final rule would not have a significant economic impact on a substantial number of small entities as they are defined in the Regulatory Flexibility Act (5 U.S.C. 601–612). This final rule would directly affect only individuals and would not directly affect small entities. Therefore, pursuant to 5 U.S.C. 605(b), this rulemaking is exempt from the initial and final regulatory flexibility analysis requirements of sections 603 and 604.

Catalog of Federal Domestic Assistance

The Catalog of Federal Domestic Assistance number and title for the programs affected by this document is 64.103, Life Insurance for Veterans.

List of Subjects in 38 CFR Part 9

Life insurance, Military personnel, Veterans.

Signing Authority

The Secretary of Veterans Affairs approved this document and authorized the undersigned to sign and submit the document to the Office of the Federal Register for publication electronically as an official document of the Department of Veterans Affairs. Robert L. Wilkie, Secretary, Department of Veterans Affairs, approved this document on December 17, 2018, for publication.

Dated: December 17, 2018.

Jeffrey M. Martin,

Assistant Director, Office of Regulation Policy & Management, Office of the Secretary, Department of Veterans Affairs.

For the reasons stated in the preamble, the Department of Veterans Affairs amends 38 CFR part 9 as follows:

PART 9—SERVICEMEMBERS' GROUP LIFE INSURANCE AND VETERANS' GROUP LIFE INSURANCE

■ 1. The authority citation for part 9 continues to read as follows:

Authority: 38 U.S.C. 501, 1965–1980A, unless otherwise noted.

■ 2. In § 9.2, add new paragraph (b)(5) to read as follows:

§ 9.2 Effective date; applications.

* * * * *

(b) * * *

(5) Pursuant to 38 U.S.C. 1977(a)(3), former members under the age of 60 can elect to increase their Veterans' Group Life Insurance coverage by $25,000, up to the existing Servicemembers' Group Life Insurance maximum. The insured's first opportunity to elect to increase coverage is on the one-year Veterans' Group Life Insurance coverage anniversary date. Thereafter, the insured could elect to increase coverage on the five-year anniversary date of the first VGLI coverage increase election opportunity and subsequently every five years from the anniversary date of the insured's last VGLI coverage increase election opportunity. Increases of less than $25,000 are only available when existing Veterans' Group Life Insurance

coverage is within less than $25,000 of the Servicemembers' Group Life Insurance maximum and any increases of less than $25,000 must be only in the amount needed to bring the insurance coverage up to the statutory maximum allowable amount of Servicemembers' Group Life Insurance. The eligible former members must apply for the increased coverage through the administrative office, within 120 days of invitation prior to the initial one-year anniversary date or within 120 days prior to each subsequent five-year coverage anniversary date from the first VGLI coverage increase election opportunity. The increased coverage will be effective from the anniversary date immediately following the election.

* * * * *

[FR Doc. 2018–27749 Filed 12–20–18; 8:45 am]

BILLING CODE 8320–01–P

POSTAL REGULATORY COMMISSION

39 CFR Part 3020

[Docket Nos. MC2010–21 and CP2010–36]

Update to Product List

AGENCY: Postal Regulatory Commission.

ACTION: Final rule.

SUMMARY: The Commission is updating the competitive product list. This action reflects a publication policy adopted by Commission order. The referenced policy assumes periodic updates. The updates are identified in the body of this document. The competitive product list, which is re-published in its entirety, include these updates.

DATES: *Effective Date:* December 21, 2018. For applicability dates, see **SUPPLEMENTARY INFORMATION**.

FOR FURTHER INFORMATION CONTACT: David A. Trissell, General Counsel, at 202–789–6800.

SUPPLEMENTARY INFORMATION:

Applicability Dates: July 2, 2018, Priority Mail Contract 451 (MC2018–184 and CP2018–258); July 2, 2018, Priority Mail Contract 452 (MC2018–185 and CP2018–259); July 6, 2018, Priority Mail Express, Priority Mail & First-Class Package Service Contract 40 (MC2018–187 and CP2018–261); July 9, 2018, Global Expedited Package Services (GEPS)—Non-Published Rates 14 (MC2018–186 and CP2018–260); July 10, 2018, Priority Mail Express & Priority Mail Contract 69 (MC2018–188 and CP2018–262); July 10, 2018, Priority Mail & First-Class Package Service Contract 83 (MC2018–189 and CP2018–263); July 12, 2018, Global Plus 4 Contracts (MC2018–150 and CP2018–216); July 17, 2018, Priority Mail Express & Priority Mail Contract 70 (MC2018–190 and CP2018–264); July 18, 2018, Priority Mail Contract 453 (MC2018–191 and CP2018–267); July 26, 2018, Priority Mail Express, Priority Mail & First-Class Package Service Contract 41 (MC2018–192 and CP2018–270); July 30, 2018, Priority Mail & First-Class Package Service Contract 84 (MC2018–194 and CP2018–272); July 30, 2018, Priority Mail Contract 454 (MC2018–195 and CP2018–273); July 30, 2018, Priority Mail Express, Priority Mail & First-Class Package Service Contract 42 (MC2018–193 and CP2018–271); August 7, 2018, Priority Mail & First-Class Package Service Contract 85 (MC2018–196 and CP2018–274); August 7, 2018, Parcel Select Contract 32 (MC2018–197 and CP2018–275); August 7, 2018, Priority Mail Express, Priority Mail & First-Class Package Service Contract 43 (MC2018–198 and CP2018–276); August 7, 2018, Priority Mail Contract 455 (MC2018–199 and CP2018–277); August 7, 2018, Priority Mail Contract 456 (MC2018–200 and CP2018–278); August 8, 2018, Priority Mail Contract 457 (MC2018–201 and CP2018–279); August 10, 2018, Priority Mail Contract 458 (MC2018–202 and CP2018–281); August 14, 2018, Priority Mail Contract 459 (MC2018–203 and CP2018–282); August 20, 2018, Priority Mail Contract 461 (MC2018–205 and CP2018–285); August 21, 2018, Priority Mail Contract 460 (MC2018–204 and CP2018–284); August 23, 2018, Priority Mail Contract 462 (MC2018–206 and CP2018–288); August 29, 2018, Global Expedited Package Services 10 (MC2018–207 and CP2018–289); August 29, 2018, Priority Mail Express & Priority Mail Contract 71 (MC2018–209 and CP2018–291); August 30, 2018, Priority Mail Contract 463 (MC2018–208 and CP2018–290); September 4, 2018, Priority Mail Express, Priority Mail & First-Class Package Service Contract 44 (MC2018–210 and CP2018–292); September 4, 2018, Priority Mail & First-Class Package Service Contract 86 (MC2018–211 and CP2018–293); September 4, 2018, Priority Mail Express Contract 64 (MC2018–212 and CP2018–294); September 5, 2018, Priority Mail & First-Class Package Service Contract 87 (MC2018–213 and CP2018–295); September 5, 2018, Priority Mail Express & Priority Mail Contract 72 (MC2018–214 and CP2018–296); September 10, 2018, Priority Mail & First-Class Package Service Contract 88 (MC2018–215 and CP2018–297); September 12, 2018, Priority Mail Express Contract 65 (MC2018–217 and CP2018–299); September 12, 2018, Priority Mail Contract 464 (MC2018–218 and CP2018–300); September 24, 2018, Priority Mail Express, Priority Mail & First-Class Package Service Contract 45 (MC2018–216 and CP2018–298); September 25, 2018, Priority Mail & First-Class Package Service Contract 89 (MC2018–219 and CP2018–305); September 26, 2018, Priority Mail Contract 465 (MC2018–220 and CP2018–306); September 27, 2018, Parcel Select Contract 33 (MC2018–221 and CP2018–307).

This document identifies updates to the competitive product list, which appears as 39 CFR Appendix B to Subpart A of Part 3020—Competitive Product List. Publication of the updated product list in the **Federal Register** is addressed in the Postal Accountability and Enhancement Act (PAEA) of 2006.

Authorization. The Commission process for periodic publication of updates was established in Docket Nos. MC2010–21 and CP2010–36, Order No. 445, April 22, 2010, at 8.

Changes. The competitive product list is being updated by publishing a replacement in its entirety of 39 CFR Appendix B to Subpart A of Part 3020—Competitive Product List. The following products are being added, removed, or moved within the competitive product list:

Competitive Product List

1. Priority Mail Contract 451 (MC2018–184 and CP2018–258) (Order No. 4694), added July 2, 2018.
2. Priority Mail Contract 452 (MC2018–185 and CP2018–259) (Order No. 4695), added July 2, 2018.
3. Priority Mail Express, Priority Mail & First-Class Package Service Contract 40 (MC2018–187 and CP2018–261) (Order No. 4699), added July 6, 2018.
4. Global Expedited Package Services (GEPS)—Non-Published Rates 14 (MC2018–186 and CP2018–260) (Order No. 4702), added July 9, 2018.
5. Priority Mail Express & Priority Mail Contract 69 (MC2018–188 and CP2018–262) (Order No. 4704), added July 10, 2018.
6. Priority Mail & First-Class Package Service Contract 83 (MC2018–189 and CP2018–263) (Order No. 4705), added July 10, 2018.
7. Global Plus 4 Contracts (MC2018–150 and CP2018–216) (Order No. 4709), added July 12, 2018.
8. Priority Mail Express & Priority Mail Contract 70 (MC2018–190 and CP2018–264) (Order No. 4715), added July 17, 2018.
9. Priority Mail Contract 453 (MC2018–191 and CP2018–267) (Order No. 4716), added July 18, 2018.