

Australia Alopecia Areata Foundation Inc.

WIGS



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What wig is best for you?

There are different types of wigs and hair pieces available. There are full lace wigs, front lace wigs, suction wigs, integration pieces and extensions.

Buying a wig for the first time can be daunting. It can also be a major financial investment, so to minimise the risk of getting something you're not happy with, here's a guide to choosing the wig that's just right for you!

Consider the following points:

- If you are a first time wig wearer, try to choose a style not that different from your own original hairstyle if you can. A big change in style or colour may be difficult to adjust to all at once. When purchasing a wig, understand that the look will never be the same as having your own hair. Wigs will always have more hair even with thinning. This is necessary as there will be some loss over time. If you decide to buy your wig in person from a wig salon, find one with a private fitting room so you're more comfortable. Bring friends or family along for support.
- If you buy online, you can try on your wigs in the privacy of your home but remember to check the return policy. If you buy online the wigs sent to you will be flat because of the packaging. They will require washing to "bounce back" to their style. If you have a very curly one in the package then the curl may relax after washing. **DO NOT WASH THE WIG IF YOU ARE GOING TO RETURN IT.**
- You will probably feel you look very odd (even though you don't) in the first few wigs you try on – especially if you try a new style/colour or if you have not seen yourself with hair for a while.
- You could try a style similar to your own if you had hair, so it's easier to get used to. Persevere until you find one you like.
- Each time, make sure you put the wig on properly – it is quite easy to put a wig on backwards (the tapes to adjust the size will be at the back).
- At home, take care of your wig while not wearing it. Use a wig stand to preserve the shape of the wig.
- Understand the financial impact and find out how long the wig will last. Be aware that all wigs will experience some wear and thinning of the hair over time.
- Consider your lifestyle. What does your day involve? Will you be wearing your wig everyday? Be sure to keep your typical daily or weekly activities in mind when you try different wigs. Remember synthetic wigs are lighter and easier to manage if you're tired or busy. And don't forget the base! A vacuum/suction base allows for the active you, but it can also be hotter.
- Consider what maintenance is needed e.g. tape, shaving, hygiene.
- Take climate into consideration e.g. perspiration, wind.
- Remember that sleeping in a wig is generally not advised as it damages the hair.

General Information

The first decision you will have to make is whether you go for a wig made out of human hair or one made out of synthetic hair or a wig that combines both. Here's a brief overview of the advantages and disadvantages of both.

Human Hair Wigs

Advantages

- look and feel more natural
- you can style them how you like
- usable for up to one year on average
- can be exposed to heat without damaging (though recommend using a heat protection product to reduce moisture loss).
- can be purchased un-styled and have them styled to suit you, including colouring
- can be custom-made

Disadvantages

- more expensive than synthetic hair
- usually require restyling each time they are washed
- require shampooing, conditioning and drying up to 1 hour
- lose colour and darker colours can turn slightly reddish
- require special care e.g. conditioning
- delivery can take months if custom-made

Synthetic Wigs

Advantages

- pre-styled, so no need for self-styling (stays in shape after washing)
- less expensive than human hair
- easier to care for
- must be washed in cold soapy water and dries quicker
- colour-fast so will not fade in the sun
- can be purchased quickly, delivered quickly

Disadvantages

- get damaged when exposed to heat e.g. must be careful of the heat when opening oven doors as the heat can frizzle the wig hair
- you can't change the style or colour
- can have a slightly false shine
- doesn't last as long as a human hair wig
- cannot use as wide a variety of products on synthetic hair – special shampoo and conditioner for synthetic hair must be used

Blended Wigs

Blends of human hair and synthetic fibre may also be available, but while these wigs may provide some of the advantages of both types (natural feel of the human hair and style keeping of the synthetics), they can be more difficult to maintain or repair.

Colour and style

Buying a wig means you can choose whatever colour and style you like! You could go for the colour of hair that you may have had or you could decide that you want to try something new. A good wig salon should have a trained hairdresser who will advise you on colour as well as style. Some wig salons have qualified hairdressers but do not have the facilities for cutting and styling your wig. If you go for an uncut wig, you can have a real 'salon experience' where the hairdresser discusses style and colour with you and then washes, cuts and blow-dries your new hair!

Take your time choosing and don't feel obliged to buy a wig on your first visit. If you want to try out different styles and colour 'anonymously' without having to make an appointment, you could also order via one of the many websites and try the wigs on in the comfort of your own home. Any reputable supplier will have a returns policy, but make sure you read it carefully as the return time frame can be short and a full refund may not be part of their return policy.

Be aware that some wig providers do not offer a cutting service so you may have to find a hairdresser who is qualified in cutting wigs. Not all hairdressers are qualified at cutting wigs, even though they have learnt their cutting skills on wigs in Trade School. **Remember – once the hair is cut, it will not grow back.** It is always better to start off with the style a little longer and then have it cut a couple of centimetres at a time until you are happy with the length/style.

Oval Face

An oval face shape is very versatile and will suit almost any wig style. Long, short, straight or curly styles will all look quite natural.

Round Face

If you have a round face shape, look for styles that are a little longer than your face. Styles with soft curls and layers will also look good.

Square Face

If you have a square face shape, look for styles with sweeping fringes and medium length layers that sit close to the face will look good.

Heart-Shaped Face

If you have a heart shaped face, look for styles that are a little fuller around the jaw line with a soft fringe or no fringe at all.

Oblong Face

If you have an oblong face shape, look for styles that have a wave or curl around the cheek and/or jaw line giving width to your face.

Size

Most wigs are made to a standard size, with adjustable straps, either Velcro or slides, to ensure the best fit. If your head size is quite a bit smaller or larger than average, you will have less choice and might prefer to have a custom-made wig. If you would like advice on your head size, then contact your wig supplier who will be able to advise.

Parting

Most human hair wigs and some synthetic – wefted or net foundation – have a top section made out of 'monofilament' which is a skin-like material. This makes the parting look much more realistic, as it gives the appearance of growing hair.

Wigs FAQs

What sort of Human hair is used for the 'hair' part of a wig?

Human hair wigs are made of different types of hair. European and Asian are the most common.

- European hair is popular as it has a straight and soft texture. European hair is finer and is the most natural looking hair for Caucasians; it also costs the most due to its lighter colours, durability and smaller donation pool.
- Asian hair is thicker, with a stiff texture, straight and usually very dark in colour. It is great for straight black wigs. Varying the colour involves a complicated process of pigmentation removal, so the hair loses its natural shine and resilience through several bleaching steps and other chemical treatments. The cost is cheaper and there is a higher donation pool.

What man-made fibres are used for the 'hair' part of a wig?

The most common man-made fibre is Modacrylic. This is a polymer fibre which is a stretched tube that is soft, strong, resilient, dimensionally stable and filled with colour. These wigs can be easily dyed, show good press and shape retention and are quick to dry. They have outstanding resistance to chemicals and solvents, are not attacked by moths or mildew, and are non allergenic.

What different caps are available?

Wefted foundations consist of a cap made out of 'wefts' which are rows of hair stitched onto strips of material, and are machine-made. As they are machine-made, wefted foundation wigs are usually less expensive than hand-knotted net foundation wigs and they generally come in pre-cut styles so are 'ready-to-wear'.

Net foundations consist of a cap made out of mesh into which each hair is knotted by hand. Net foundation wigs can also come pre-cut but more often you choose just the length and colour of the wig and then a hairdresser (usually at the place where you buy the wig and at extra cost) cuts it to your choice of style.

Hand Tied: This method involves the hair being hand tied to a sheer base such as a lace. This style is very comfortable to wear as the lace is soft on the skin and the cap will mould itself to the wearer's head. The wigs are quite light and like the Full Monofilament Top wig (see over) is free styling, so it can look very natural. However its delicate base requires more care to maintain.

Lace Front: As the name suggests the hair in the crown and hairline area is attached to a fine lace. This style requires some knowledge or a professional to cut the lace to fit the wearer. The lace area is often attached using strong glue. This method is free styling and in the crown area like the Full Monofilament Top and Hand Tied wigs however the delicate nature of the lace makes it more difficult to maintain. This method is also more expensive due to the labour involved in its construction and is not as durable as other methods.

Top pieces: Custom designed top pieces are ideal to conceal thinning hair in the crown area as well as adding extra volume to your own existing hair. They are suitable for female pattern balding, Alopecia Areata and low crown loss where a full wig is not needed.

Can you explain the terms "Standard, Monofilament or Vacuum/Suction" cap base?

Standard caps are the simplest cap type produced and therefore, the least expensive. Hair is stitched into a string mesh and many of the standard-cap wigs have a lace layer at the crown. These may need tape or glue to stay firmly in place.

Monofilament bases make the wig look as if it were growing from your own head. The individual grafts of hair are hand-placed onto the thin material at the crown and the special construction on their top and front makes the scalp look as if it were natural. The hair can be parted and brushed in any direction. The top portion of the cap is also designed to allow excellent ventilation. Thus, they are the most comfortable and natural-looking type. These may need tape or glue to stay firmly in place.

Vacuum or Suction bases have a non-irritating silicone base that is comfortable to wear. They are made by a plaster mould of the head or digital scan, so as to fit perfectly - a vacuum fit, without the aid of tape or glue. Hair is implanted into the silicone base one hair at a time.

There are "hard" vacuums and "soft" vacuums on the market. The hard vacuums are made from either an inert hard plastic or fibreglass. These can be useful for those persons who might want to wear them during sports like rugby, soccer, football. They have a "helmet-type" feel to them. The "soft" vacuums are generally considered more comfortable as they are flexible and usually made of a medical grade silicone and feel more like a real scalp. **The wearer needs to shave any hair they may have for the wig to sit properly.**

Should I have a Processed or Unprocessed human hair Wig?

When it comes to human hair wigs, the buyer has two important choices to make regarding the type of human hair used.

The term "processed" refers to human hair that undergoes one or more chemical processes in order to change its appearance. Indian, Indonesian or Chinese hair is most commonly used, due to its availability and low cost. This type of hair - black, coarse and straight, must be bleached, dyed and permed, then decuticalised.

Unprocessed human hair is the finest quality hair, since it doesn't require any chemical processing. Naturally, it is the most expensive, too. It is usually of European origin and its life expectancy is much longer.

How can I tell the difference between a machine and a handmade wig? What are the advantages of each?

Machine wefted wigs are made on a wefted foundation, hand knotted wigs are made on a light net foundation. The advantages of machine wefted wigs are the huge selection of styles and colours available, and the cheaper cost.

How can the different types of wigs be cared for, washed and styled?

All good wigs should come with washing instructions. Fibre wigs are left to dry naturally and human hair wigs need washing like your own hair and depending on the cut may need to be styled to achieve the desired effect.

Are there products for covering small patches of hair loss?

Yes, COURVe masking lotion and Mane are both products that colour the scalp and can disguise hair loss. Colour sticks that are designed to colour grey can also be used. HairMax Hair Fibres statically cling to your hair to provide volume. Check with Wig providers as many also can provide small hair pieces or hair additions that can be custom made for these areas.

How does the wig stay on my head?

Most wigs have the adjustable straps to ensure a snug fit. If you still have some of your hair, you can use special hair clips sown into the wig which will keep your wig in place. If you have no hair, you can use special double sided tape which you stick on small plastic-coated parts of your wig (usually one at the front and one at each side).

Not all wigs have the plastic-coated parts, some bases are just fabric. Additionally, some wigs have an elasticised part all around the cap which holds the wig in place. If you use double-sided tape and you want to make extra sure that your wig stays on, clean your head and the plastic coated parts of your wig with soap to ensure that both are absolutely grease free. Vacuum wigs cater for activities, including swimming and contact sports.

Individual Handmade Wigs

Wigs which are made to fit the individual usually have a special 'lace' section around the edge of the whole wig for attaching the double sided tape. This secures the wig firmly to the scalp. Special care must be taken when removing the tape so as not to damage any edges of the 'lace' on the wig. The 'lace' is very fine and made to look as if the hair is growing out the scalp showing no thick wig line. If any of the lace starts to tear see your Wig Professional to repair the damage. Suction-based wigs look very natural, especially at the back and can be worn in a ponytail, etc.

How do I care for my wig?

Wigs do not need to be washed everyday. Frequency can vary from 1 week to 4 weeks depending on what activities you are involved in. To extend the lifespan of your wig, it is worth washing it carefully. Rough handling means that your wig will lose hair more easily, which after time will result in bare or bald patches in the wig.

Ideally, you should have the following things when you wash your wig: a largish bowl (like a washing up bowl) or basin, specialised wig shampoo or shampoo for bleached/highlighted hair, lots of specialised conditioner or conditioner for dry hair or bleached/highlighted hair, a wide toothed comb or wig brush for detangling the hair, a wig stand and a towel or large chamois to roll the wet wig in.

Before you wash your wig, brush it carefully from tip to root to ensure it's free of knots. Fill the bowl with cold water for Synthetic and Combination wigs and warm (not hot) water for Human Hair wigs, put some shampoo in the water and place the wig into it. Leave the wig to soak for five minutes or so. This allows any residue to come loose. Gently take the wig out of the bowl and holding it on the top in the middle (usually where the part is) with your thumb on top and the other fingers underneath rinse it under running water. Take care to rinse the hair in the direction from roots to ends to avoid tangling. Put the shampoo onto the hair, carefully spreading it all over by running your finger carefully from the roots to the ends working the shampoo in. Don't rub/massage the shampoo into the wig as this will cause it to tangle and will put undue stress on the knotting/sewing

at the crown later when trying to detangle the hair. Rinse it again as before. Then put the conditioner on the hair using two or three times the amount that you would use for hair growing on your head. Work through the wig the same as with the shampoo. Leave the conditioner in for five to 10 min. Holding the wig between the fingers rinse well making sure no traces of the conditioner are left in the hair. Gently place the wig onto a fresh towel/chamois and gently roll/blot to allow the towel/chamois to absorb any excess water. After towelling you can hold the wig as before and give it a few shakes over a bath tub or in a shower alcove to get rid of excess water.

Place the wig on your foam wig stand and attach it to the stand with pins. Carefully comb the hair with the detangling comb, making sure that you only touch the hair not the base of the wig. Take extra care around the root area as the knots expand when wet. Once the hair has dried a little, you can style it with your usual brushes/combs and a hairdryer. The great thing about human hair wigs is that you can style it any way you want and use any hair product you want – no need to get gloomy about all the hair care product ads on telly! If you want to use them, you can use them all. Maybe the easiest way of styling the hair on your wig is to let it dry overnight on big rollers. The rollers give the hair more volume and turn the end of the hair in. All you need to do is to take the rollers out of the dry hair in the morning, brush it through and you're ready to go. If you are not styling your wig then use a travelling wig stand (the type that fold flat not the inflatable ones) and place your wig on that for drying. The air circulates much better and enables the base to dry faster especially in the wefted base wigs. During the colder weather wigs will take longer to dry so give yourself time.

If the hair on your wig gets lighter with time and maybe gets a slight reddish tinge to it, the hair can be dyed back to the colour you want. Professional advice is always recommended as colouring heavily processed hair can be tricky. Care must be taken with home dyeing kits as it is quite easy to get colour on the base of the wig and it won't wash out. It is better to take the wig to a Wig Professional to dye. They can advise you on colour but a shade lighter than the colour you want to get should be used, as the wig hair is quite dry and absorbs colour much more easily than hair growing from a head. Wigs should never be coloured lighter.

Human Hair wigs need to be washed and conditioned regularly. The average is between seven and 10 days, but some people find that they need to wash it more regularly, especially if they play sports. One advantage of wearing a wig is that you only need to style your hair when you wash it, on the following days you can just take it off the wig stand and you're ready to go!

Incidentally, even if you don't have any hair on your head, it is important that you wash your scalp with shampoo whenever you have a shower or bath. The scalp produces sebum whether or not there is hair growing on your head. The base of the wig will absorb the sebum and pass it on to the hair on your wig, making your hair look greasy. Keeping your scalp as grease free as possible is well worth it, as it means you have to wash your wig less often.

Wig stand

Using a wig stand means that the base of your wig as well as the style of your hair will stay in shape. Also, it's almost impossible to style a wig if it's not attached to a head! The most popular is a 'poly head' for which you can also get a suction cap base that you can attach to any flat clean surface. A more costly but also more durable option is to get a head made out of cork which you can attach to any table or chair. Travel wig stands are available which are either made from 2 pieces of plastic which interlock to form the head but fold flat for travel, or inflatable ones made with a suede fabric.

Financial Assistance

What financial assistance is available when buying a wig?

If you have a referral from your GP or a dermatologist you may get some help from your state disability organisation. Please see the Wigs page for more details. Some Health Funds also provide a rebate and these vary on the type of coverage undertaken.

Can I claim the cost of my wig with my end of year tax?

Please check with your Tax Advisor but you should be able to add the cost of your wig to your medical claims under the Taxation Ruling TR93/34

Medical Expenses Tax Offset (NMETO)

The Net Medical Expenses Offset is being phased out over the period from 1 July 2013 to 30 June 2018.

Transitional arrangements allow claims for disability aids, attendant care or aged care expenses to be made until 30 June 2019.

Otherwise

- A claim can only be made in 2013-14 if a rebate had been received in 2012-13
- A (final) claim can only be made in 2014-15 if a rebate had been received in 2013-14

"received" means that a rebate amount greater than nil had been included in the tax assessment. Sec 159P(1C)

Indexation of the claim thresholds is adjusted after 31 March each year.

New Law

- From the 2013-14 income year until the end of the 2018-19 income year, taxpayers can only claim the NMETO for medical expenses that both meet the current definition and eligibility requirements *and* relate to disability aids, attendant care or aged care.
- For the 2013-14 income year and 2014-15 income year, taxpayers will be eligible to claim the full range of medical expenses (as defined currently) but only if they have received an amount of the NMETO in the previous income year (or in both 2012-13 and 2013-14 in respect to claims in the 2014-15 income year.)

From 1st July 2019 the NMETO will be repealed.

NMETO Claim Calculation

The medical expenses tax rebate is calculated.

2013-2014

- 20% of net medical expenses above the threshold of \$2,162
- **Except for higher income** earners for whom the offset is 10% of the net medical expenses above a claim threshold of \$5,100

State Subsidies

Does the government give subsidies for wigs?" The answer is Yes they do! But it's different from state to state and some states do not offer this service.

Wig Subsidy New South Wales

Wig Subsidy New South Wales

EnableNSW is a division of Health Support Services, NSW Health which was established to administer the NSW Health support programs for people with disability, including the Program of Appliances for Disabled People (PADP) which previously supplied wig subsidies.

The role of EnableNSW is to assist eligible residents of NSW, who have a permanent or long-term disability, to live and participate in their family and community, by providing appropriate assistive technology and specialised support services in the areas of core communication, mobility, respiratory function and self-care.

The Aids and Equipment Program has several eligibility criteria that applicants must meet and any subsidies provided are means tested. Human hair wigs and synthetic wigs can be covered, but have different eligibility criteria.

This program requires that hair loss be documented as lasting for more than 12 months and is complete or significant hair loss to the scalp. You must also provide documentation that treatment has been trialed and been unsuccessful, or that treatment has been deemed unsuitable.

This program does not provide wigs for people with Trichotillomania or Androgenic Alopecia, partial hair pieces / wigs. It also does not cover costs relating to hairdressing; repairs; wig care products and accessories (including shampoo, conditioner, freshener, de-tangler, brushes, combs, etc.); and wig storage accessories or the reimbursement of any expenses made by the consumer

More details can be found at <http://www.enable.health.nsw.gov.au/> or by calling 1800 362 253

A detailed guideline can currently be found at:

http://www.enable.health.nsw.gov.au/_data/assets/pdf_file/0020/263108/wig-clinical-criteria_october-2014.pdf

Wig Subsidy South Australia

The Department for Families and Communities (DFC) Equipment Program supplies wigs or a contribution towards a wig for eligible clients.

Wigs may be provided in the following circumstances:

- The client has a permanent loss of hair as a result of treatment for a major illness (e.g. alopecia or oncology)
- It is at least 12 months since the initial issue of the wig from the acute care service provider (e.g. hospital).
- It is at least 12 months since provision of the last synthetic wig or at least five years since the provision of the last real hair wig.

DFC Equipment Program does not provide:

The issue of the initial wig following the treatment of an illness. This will be supplied by the hospital or acute service provider.

Your doctor will need to complete an application form with you. A waiting period for funding may apply.

Please contact Domiciliary Care Access Service on 1300 295 673 to discuss whether you may be eligible and to obtain an application form.

There are three pathways for the Equipment program - the client will need to be a client of either:

1. Disability SA
2. Domiciliary Care SA or
3. Metropolitan Equipment Scheme (MES).

Children under 18 can apply to Novita Children's Services.

Address: 171 Days Road Regency Park SA 5010

Phone: 1300 NOVITA (1300 668 482)

Fax: (61 8) 8243 8361

Wig Subsidy Victoria

SWEP is a program of grants funded by the Department of Human Services and administered by Ballarat Health Services. Ballarat Health Services was appointed as the state-wide administrator of the aids and equipment program in August 2010 following a competitive selection process. The State-wide equipment program provides people who have a permanent or long-term disability with subsidised aids, equipment and vehicle and home modifications.

The benefits available are:

Two basic synthetic wigs (or equivalent contribution towards human hair wig, or more expensive synthetic wig up to the subsidy cost) \$240 per 2 years

One human hair wig (child 16 years and under) \$600 per wig per 2 years. You will need to fill in an application form and have a letter from your GP to say that you have permanent loss of hair as a result of disease or disability.

If you have previously used the A&EP, your records will be transferred to SWEP automatically and the procedure to obtain the subsidy remains the same.

You can download an application form from the SWEP website <http://swep.bhs.org.au/>

Contact Information for SWE PHours of Operation 8.30am to 5.00pm - Monday to Friday

Telephone 1300 747 937 or 03 5333 8100 or Fax 03 5333 8111 Postal Address PO Box 577 Ballarat Vic 3353

Private Health Fund Insurers

The information provided below should be seen as a guide only on claiming a Wig rebate through the private health insurers. This information was collated in June 2011.

AHIA MEMBER FUND	Phone		Internet Address	
Australian Health Management	134 246	All States	www.ahm.com.au	Provides a refund every 12 months when taking out a policy that has auxiliary coverage, however unless a member not willing to provide more information.
Australian Unity Health Ltd	13 29 39	All States	www.australianunity.com.au	Comprehensive Extra's – 75% rebate up to \$500 and Super Extra's 80% up to \$1000 per person or for family \$2000, claim period is every 3 years. You will need to have letter from a doctor stating it is for medical reasons. Rebate is for either human hair or synthetic. 12 month waiting period.
BUPA Australia Health HBA Mutual Community NRMA SGIO SGIC MBF	13 12 43 13 12 43 13 12 43 133 234 133 234 133 234 13 26 23	All States SA,NT	www.bupa.com.au www.hba.com.au www.mutualcommunity.com.au www.nrma.com.au/health www.sgic.com.au/health-insurance www.mbf.com.au	BUPA Australia Health - Owns the following providers HBA (VIC) Mutual Community (S.A.) NRMA , SGIO , SGIC MBF (NSW) the policy rules are the same and premiums are the same throughout the group. Provides a refund every 12 months when taking out a policy that has extra coverage and that covers "Defined Appliances." The maximum rebate is 60% up to \$300.00. 12 month waiting period and a letter from the doctor.
CDH Benefits Fund	02 4990 1385	All States	www.cdhbf.com.au	Non surgical prosthesis coverage up to 75% cost with maximum \$500 per person per year - 12 month waiting period and letter from doctor

AHIA MEMBER FUND	Phone		Internet Address	
				required.
Central West Health Cover	133 206	All States	http://centralwesthealth.com.au/	Not for profit health fund. Pay 80% of the cost up to a rebate of \$220.00 every 3 years per person. Requires 12 month waiting period and a letter from the doctor.
CUA Health Limited	1300 499 260	All States	www.cuahealth.com.au	Non surgical prosthesis coverage two levels Gold 80% of cost of wig up to \$600.00, Silver 60% of cost of wig up to \$440.00. Rebate is for either human hair or synthetic. 12 month waiting period and letter from doctor required.
GMF Health	1300 653 099	All States	www.gmfhealth.com.au	Maximum rebate is \$220.00 every 3 years per person. Requires 12 month waiting period and a letter from the doctor.
GMHBA Ltd	1300 446 422	All States	www.gmhba.com.au	Non surgical prosthesis coverage which allows for \$400.00 over a 3 year period. A wig is covered for 80% up to \$300.00. Rebate is for either human hair or synthetic. 12 month waiting period.
GU Health	1800 249 966	All States	www.guhealth.com.au	Corporate Policy fund – therefore the % rebate is based on the policy undertaken and the holder would need to reference the “artificial aids & appliances section for the budgetary amount. i.e 80% of \$500 per person in the membership year. Covers all hair pieces, synthetic or human or section pieces. Requires 12 month waiting

AAIA MEMBER FUND	Phone		Internet Address	
				period and a letter from the doctor.
HBF Health Funds Inc	13 34 23	W.A.	www.hbf.com.au	Provides a refund every 12 months when taking out a policy that has essentials covers. There are multiple policies and the rebate will be either 75% or 100% of the purchase greater than \$100.00 up to a maximum of \$400.00 per year. There are 12 Wig providers registered and the rebate is only for those 12 Wig providers in Western Australia. 12 month waiting period.
HCF Manchester Unity Australia Ltd	13 13 34 13 13 72	All States	www.hcf.com.au www.manchesterunity.com.au	Manchester Unity Australia Ltd is a division of HCF both policies are the same. Wig item number to claim is Item 415 – can claim two (2) wigs a year, each wig maximum claim is \$250.00. Total in one calendar year is \$500.00. 12 month waiting period and a letter from the doctor.
Health Insurance Fund of WA	1300 134 060	WA	www.hif.com.au	Provides a refund every 12 months when taking out a Super Option Cover policy. The maximum rebate is \$300.00 or 75% Entitlement 2 wigs per calendar year. 12 month waiting period and a letter from the doctor.
Health Partners Limited	1300 113 113	All States	www.healthpartners.com.au	All hospital coverage's cover prosthesis. Bronze and Silver coverage is 75% of fee up to \$500.00. Gold coverage is 75% of fee up to \$800.00 per calendar year. 12 month waiting period and a letter from the

AAIA MEMBER FUND	Phone		Internet Address	
				doctor.
Latrobe Health Services Limited	1300 362 155	All States	www.latrobehealth.com.au	Multiple policies – need a policy that covers Prosthesis , the premium gold covers 90% up to \$800 every 3 years .Wigs are covered with a letter and 12 month waiting period.
Medibank Private Ltd	132 331	All States	www.medibank.com.au	Provides a refund every 24 months when taking out a policy that has extra coverage and that covers “Prosthesis and Health Appliances.” The maximum rebate is \$500.00. 12 month waiting period.
Mildura District Hospital Fund Ltd (MDH)	(03) 50 217 099			Provides a refund every 12 months when taking out a policy on Auxiliary coverage. Two policies, table 1 covers 75% up to Max \$300.00 and table 2 75% up to max \$500.12 month waiting period and letter from doctor.
National Health Benefits Australia Pty Ltd (onemedifund)	1800 148 626	All States	www.onemedifund.com.au	Provides a refund on gold extra coverage of up to \$200 each financial year. 12 month waiting period and a letter from the doctor.
NIB Health Funds Ltd	13 14 63	All States	www.nib.com.au	Provides a refund of up to 2 wigs per calendar year on a policy that covers “artificial aids. On basic policies 65% up to annual limit of \$400 and the more advanced policies 75% up to an annual limit of \$800. 12 month waiting period. 12 month waiting period and a letter from the doctor
Peoplecare Health Insurance	1800 808 690	All States	www.peoplecare.com.au	Covered under Gold Extra coverage 1-5 years 50% up to maximum \$200.00

AAIA MEMBER FUND	Phone		Internet Address	
				5+ years 80% up to \$200.00. Only 2 month waiting period and a letter from the doctor.
St.LukesHealth	1300 651 988	All States	www.stlukes.com.au	Covered under policy Super Extra with a 90% of fee up to \$200.00 for 1 Wig every 3 years. 12 month waiting period and a letter from the doctor.
Teachers' Union Health	1300 360 701	All States	www.tuh.com.au	This is a restricted fund for teachers industry - Extra coverage that covers "Prosthesis and Health Appliances." It is based on 85% of the cost ranging from a rebate back to a maximum of \$500 (Easy Choice) - \$1500 (Ultimate Choice) per calendar year based on the policy. Limit 1 claim per calendar year. 12 month waiting period and a letter from the doctor required.
Transport Health	1300 806 808	All States	www.transporthealth.com.au	This is a restricted fund for transport industry – require to have top extra coverage and provides annual rebate of 70% up to maximum \$200.00. 12 month waiting period and a letter from the doctor required.
Westfund Ltd	1300 552 132	ACT, NSW, QLD, WA.	www.westfund.com.au	Platinum coverage is up to \$300 per calendar year. Gold coverage is up to \$150 per Calendar year. 12 month waiting period and a letter from the doctor required.

Have fun!

Take this opportunity to have the hair you always wanted. Try on as many styles as you like. Some wig salons may provide a customising service that will ensure you get the look you want: confident and stylish.

If you can afford it, why not eventually have 2 wigs – one for everyday wear and another wig in a different style and/or colour for special occasions. It saves a lot of time and frustration in having to refresh your wig when having to go out on short notice. If wearing a human hair wig every day, then a synthetic one is great as a fun/special occasion one as these are usually found in up to the minute styles. Enjoy!