



Your life-stage guide to health in your 40s

Simple but effective strategies for Real Wellbeing

A happy, healthy you

Your 40s can be stable time on the health front, but some smart decisions now can set you up for better health down the track.

The 40s—a decade where the juggle is all too real. Thanks to the competing needs of our careers, kids and aging parents, as well as financial and social commitments, it's a stage of life that can leave us feeling like the wheels are spinning but we're getting nowhere.

Radeyan Sazzad witnessed this firsthand while working in hospitals and clinics, prior to becoming Senior Manager – Strategic Initiatives and Support at Australian Unity. “People underestimate the 40s. It can be a tough time for what we call ‘the sandwich generation’, where the impact of taking care of people above and below you requires an enormous amount of time and energy.”

Because of this, our own health tends to become less of a priority—but that's exactly what we need to avoid in our 40s, explain the health experts featured in this guide.

Prioritising your health to reap future rewards

It seems obvious to say that health plays a role in our wellbeing. And certainly, the Australian Unity Wellbeing Index—a 20-year study into the wellbeing of Australians, conducted in partnership with Deakin University—sees health as one of the foundations of Real Wellbeing.

When we're healthy, we feel great—physically and mentally. While you might currently feel better than you ever have, focusing on your health in your 40s can set you up for a future of fewer health issues and reduce your risk of developing a chronic disease. We've packed this guide with tips on what to consider during this decade, from what to eat to which screenings tests you take.

What to expect in your 40s

You might notice a few more wrinkles, grey hairs and aches and pains in your 40s, but while aging is inevitable, there's no need to worry—many common conditions are preventable, and often come down to leading a healthy lifestyle. That includes getting enough sleep and making time to maintain relationships, as well as the usual recommendations to embrace a healthy diet, exercise and watch your alcohol intake.

But what can we expect from our health in our 40s? For women, the lead-up to menopause can crash through life like a wrecking ball, with hormonal changes impacting on mood, sleep, weight and even relationships. Around 80 percent of women experience symptoms of perimenopause, with up to 20 percent of those suffering severe symptoms.

You'll find advice for managing this significant event—along with other concerns to watch for during this decade, like anxiety and depression, and the health of our bones—throughout this guide.

Lifestyle really does make a difference

Leading a healthy lifestyle in your 40s needn't be a chore—which comes as a surprise to some people, says Kate Miocevic, an Accredited Practising Dietitian and a Health Coach with HealthierMe™, a coaching program run by Australian Unity's partner Remedy Healthcare. “Just keep searching until you find something you enjoy” is Kate's commonsense advice.

This guide is designed to help you do just that—from discovering the little changes that can have a positive impact on your health to making the most of the help that's available in your health insurance.

With so much going on in this decade, “sometimes our own health just falls to the bottom of the list,” says Alexandra Warhurst, also an Accredited Practising Dietitian and a Health Coach at Remedy Healthcare. “But the better your health is, at the end of the day, the better your quality of life. And your future self is going to thank you down the track for what you do in your 40s.”

Your 40s: seven tips to put your health first

Feeling too busy to prioritise your health? Here's a simple checklist to get you on your way.

1 Find a health practitioner you trust

Why? You need to feel comfortable when you're discussing the nitty-gritty of your health.

2 Start a regular strength training routine

Why? As we get older, we lose muscle and bone density—but strength training can help.

3 Make the most of your health insurance

Why? Take the time to understand what your policy covers, as there might be programs or tools you could take advantage of.

4 Watch your weight

Why? The 40s are notorious for the middle-age spread. Increasing your fruit and vegetable intake, and decreasing portion sizes helps.

5 Get in the right nutrients

Why? Fibre, calcium, vitamin D, folate, iron, zinc and water all support good health and strong bones.

6 Schedule a six-monthly or annual visit with your doctor

Why? Your 40s is the decade to get into the habit of regular screening for cardiovascular issues, diabetes and cancer.

7 Nurture your mental health

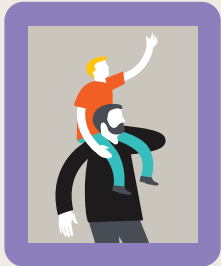
Why? If you feel like you're struggling, it's important to practise self-care. Your GP can also assist you to get help.



Learn more

1. [How our health affects our wellbeing](#)

Your 40s and your health: what to expect



Middle age sounds scary and, let's be honest, a bit boring—but it's nothing to fear, explain our health experts.

No matter how well we take care of ourselves, we can't avoid the changes that inevitably come with aging. And our 40s—when we officially reach “middle age”—can be a time when we increasingly notice those age-related changes.

The middle-age spread

“Typically, in the 40s we tend to see an increase in fat mass for both men and women, particularly around the abdominal area,” says Olivia Carinci, Health Coaching Team Lead at HealthierMe™. For women, this belly fat can be more marked due to perimenopause and the rapid change to hormones, particularly oestrogen, that occur as a result. Olivia, who has a background as a dietitian, advises that it might be a prime time for all of us to start being mindful of our overall energy intake and choosing to be a little more active. “What you used to do might stop working in your 40s. You might need look at portion sizes, reducing your discretionary intake, and increasing fibre intake from food like fresh fruit and veggies to keep you feeling fuller for longer.”

Feeling like things are catching up with you

Depending on your genetics, lifestyle and other factors, you may start to feel like your health isn't what it once was in your 40s. For many of us, we start to witness an increased risk of chronic disease, including cardiovascular disease, diabetes, cancer and hypertension. There can also be a decrease in fitness and muscle strength, which can lead to injuries. Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity, says it's a good decade for people to “start being aware of what potentially could happen in the future. You can have screening tests and do plenty in your 40s to try to either mitigate health issues or manage risks moving forward”. Once you hit 40, both men and women should check for cardiovascular risk and diabetes, says Radeyan. He also advises women get screened for certain cancers, like cervical and breast cancer, and undergo an osteoporosis screen.

It's not all downhill

While aging is inevitable, there's plenty to be optimistic about, says Radeyan. “I think the 40s can be a stable time in your life, where you can actually feel the best you ever have. Our bodies are more resilient—and stronger—than people think.” Screening for issues, thinking carefully about what we are putting into our bodies and recognising that we may need to make a few lifestyle changes should help us enjoy our 40s—and reap the benefits into our 50s and 60s.



What happens to your body during your 40s

Eyes

You may start to have trouble focusing on up-close objects, like your phone, and may need glasses.

Bones

You can't see it, but your bone density starts to decline, causing bones to become increasingly brittle.

Muscle

On average we all lose around 3–5 percent of muscle mass per year, although exercise helps combat this.

Skin

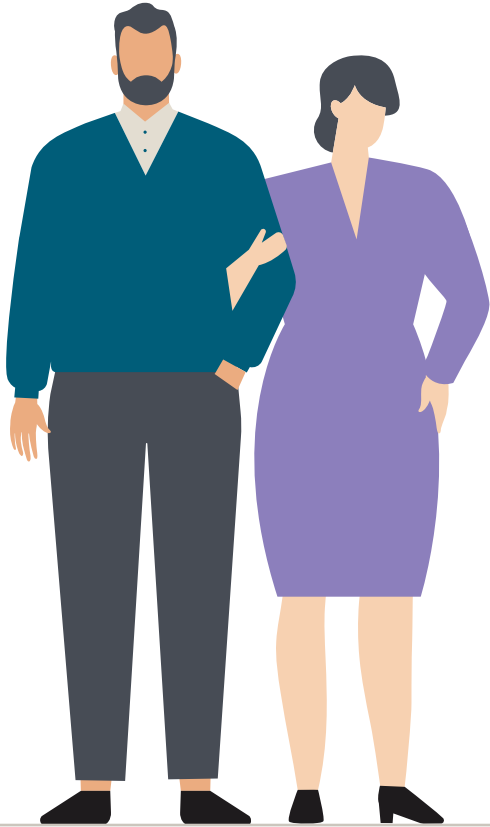
A decline in collagen and elasticity causes your skin to sag and wrinkles to appear.

Hormones

If you're a woman, changes in hormones such as oestrogen, begin to occur, preparing you for menopause.

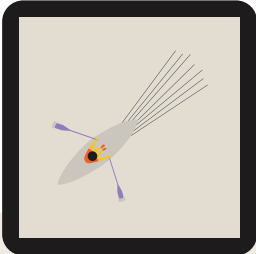
Metabolism

You might find it harder to lose weight, and may notice an increase in belly fat.



I think the 40s can be a stable time in your life, where you can actually feel the best you ever have. Our bodies are more resilient—and stronger—than people think.”

—Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity



Learn more

1. [Your life-stage guide to your 40s](#)

Common health conditions in your 40s

Your 40s are often relatively healthy, but there are a few common conditions that can start to creep up on you.

The 40s are the new 30s, right? So while it's the perfect time to enjoy life—and everything you've worked to achieve—it's also a good time to start thinking about your health. Let's hear from the experts on what to expect when it comes to common ailments and conditions during this decade.

The middle-age spread

"People tend to start losing muscle mass from 30 onwards, and by 40 they can start to feel a bit sore in places, as well as noticing reduced fitness and strength," says Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity. The good news is that your 40s are a relatively stable time for your physical health and, if you lead an active lifestyle, even muscle mass loss can remain quite stable.

Little niggles, like knee or back pain, are a useful reminder that your 40s are a good time to make changes to mitigate the more aggressive issues that can occur in later years. "Even making really small changes to your lifestyle can reduce your risk of mortality by anywhere between 17 and 27 percent," says Radeyan.

The start of menopause

For women, the 40s generally marks the end of their child-bearing days and the transition to menopause. Dr Tessa King, Specialist Women's Health GP at Jean Hailes for Women's Health, says "perimenopause is the time, usually between 42 and 47, when women start to experience symptoms related to the menopausal transition."

The most common symptoms of menopause are hot flushes and night sweats.

Mood changes, such as irritability, anxiety and depression, can also occur, along with joint pain, brain fog and memory or cognition issues. "And then some women experience a sensation like ants crawling on their skin," adds Tessa.

It's important to remember that women will experience the symptoms differently, too. If you're concerned, see a GP or specialist in women's health, as many symptoms are treatable.

Increased anxiety and depression

Statistics show women are about two to four times more likely to feel depressed during the perimenopause transition and twice as likely to develop anxiety in their 40s, says Tessa. "Mental health can take a big hit, which can be related to hormones. It is something to look out for and speak to your health professional about so you can get on top of it early."

In your 40s? Be mindful of these common issues

You might still be feeling invincible, but when it comes to your health, there are a handful of common issues that can start to affect you in your 40s.

While the numbers might seem relatively low compared to our population, prevalence increases with age, so checks are always recommended. If you think you may be at risk, please talk to your healthcare professional.

11,000

people in their 40s are diagnosed with cancer each year

3%

of Australians aged 45–54 have heart, stroke or vascular disease

2–4%

of Australians aged 40–49 have diabetes

83%

of Australians aged 45–54 report an eye condition, usually related to vision decline

40%

of Australians aged 45–54 have a musculoskeletal condition

23%

of Australians aged 45–54 suffer from back pain

21%

of Australians aged 45–54 experienced a mental disorder in 2020–21



Radeyan agrees that this age group of women experience "an increased prevalence of being diagnosed with mental health conditions".

He says it can also be a result of the life stage people have reached: "I think people underestimate that the 40s can be quite a tough time. You may have kids, but you also have your aging parents. Caring for both generations can be quite significant."

While the 40s do bring these new health challenges, finding the right professionals and proactively working on our health means—with a bit of luck—we can feel better than ever throughout the decade.



Learn more

1. [Common ailments and conditions in your 40s](#)
2. [Spotlight on cancer](#)
3. [Spotlight on mental health](#)
4. [Spotlight on osteoporosis](#)

The secret to staying healthy in your 40s

A trusted GP and proactive approach to healthy living does wonders, say our experts.

Your 40s are a time when you can really set yourself up for a long and enjoyable life. That's according to Dr Fiona Jane, Specialist Women's Health GP at Jean Hailes for Women's Health.

But there are also a few things to look out for in this decade. Here are our experts' top tips for staying healthy and preventing illness.

Find a GP you trust

One of the very best things you can do for your health long term is to develop a good relationship with your GP.

"You need to have a good relationship with a health practitioner you trust," says Fiona. "Someone you can have conversations about preventative care, such as bone and heart health, breast awareness, and sexual, bowel and bladder health. All the things that sometimes you're not comfortable discussing."

It also gives your GP a chance to get to know your individual circumstances and medical history, which can help them catch things early or even prevent issues before they arise.

"You're not going to click with every health professional and that's okay," reassures Alexandra Warhurst, an Accredited Practising Dietitian and Health Coach for HealthierMe™. "It's fine to shop around for someone that you feel comfortable with and who listens to you."

Take the reins

Did you know that we lose muscle and bone density as we age, but that we can slow or reverse this decline through regular strength training? It's just one example of how proactive changes can make a real difference to your health.

In fact, "roughly 30 percent of Australia's burden of disease can be attributed to modifiable risk factors," says Alexandra. "And healthy lifestyle factors can help prevent some of these chronic diseases from occurring down the track."

Fiona suggests setting goals with your GP, who can help you tailor them to your individual needs. Just don't try to do too much at once. Pick one thing and make it a habit, build it into your routine, and then start to add other things on.

Simple tips for better health

To stay on top of your health in your 40s, our experts recommend the following steps:

- **Schedule a yearly check-up with your GP.** See the screening checklist for key tests.
- **Make a plan with your doctor.** Discuss the necessity and frequency of future screening tests and check-ups.
- **Ask a lot of questions and get information from reliable, evidence-based sources.** This could mean government websites such as the Better Health Channel, or those recommended by your GP.
- **Talk to your friends.** "They are probably going through the same things," says Fiona.
- **Monitor your mental health and mood.** Make your wellbeing a daily priority and do the things that help you relax.



Questions to ask your doctor

Regular check-ups with your GP play an important role in keeping healthy. These are some questions that can help guide your conversation.

- How is my health?
- Are there any conditions or diseases that I may be at increased risk of?
- What symptoms or changes should I be looking out for?
- Are there any tests or screenings I should be considering?
- What does the test or screening show?
- What are the risks of the test or screening?
- What is the cost of the test or screening?
- How often should I be having the test or screening?
- Are there any changes I should be making to my lifestyle or habits?
- Are there any other health professionals that I should see?
- Where can I find more information?
- Do I need to make another appointment with you?



You need to have a good relationship with a health practitioner you trust. Someone you can have conversations about preventative care, such as bone and heart health, breast awareness, and sexual, bowel and bladder health."

—Dr Fiona Jane, Specialist Women's Health GP at Jean Hailes for Women's Health



The screening tests to get in your 40s

Screening tests can play an important role in the early detection of disease or illness. The tests and intervals below are just a guide—your doctor may recommend different tests or frequency, depending on your overall health and family history.

Yearly

- Dental check-up
- Cancer check-up

Two years

- Heart disease risk assessment
- Blood pressure check
- Eye test

Three years

- Blood glucose test

Five years

- Cholesterol and lipids test
- Cervical screening



Learn more

1. [The secret to staying on top of your health in your 40s](#)

How to take your health and wellness to the next level

Here's how you can upgrade your lifestyle for better long-term health.

When it comes to being healthy, there's always room for improvement. But how exactly do you go about tweaking your current formula—especially if it's already pretty good? We asked our experts for a step-by-step approach to better health.

Step one: find your baseline

No matter how fit and healthy you are, it's important to get to grips with your current situation before you start trying to make changes.

"I recommend doing a self-assessment of your lifestyle, and then getting a more-concrete assessment from the GP at least twice a year," says Kate Miocevic, a health coach at HealthierMe™.

Step two: set some SMART goals

Goal-setting can be a great way to provide focus to a healthy lifestyle—and SMART goals

(which stands for specific, measurable, achievable, relevant and time-bound) are one tried-and-trusted method that can help you make goals you'll actually stick to.

If everything's normal and you're looking for some goal-setting inspiration, you could start by reviewing the latest government recommendations for healthy eating and exercise to see how your lifestyle compares. You might also want to seek out expert advice and guidance from allied health professionals who specialise in whichever areas you want to work on.

"It's really about looking at some of the key elements of your lifestyle," explains Martin Bending, accredited exercise physiologist and NSW State Services Manager at Remedy Healthcare. "For example, sleep—are you going to bed and

responding to those signs of tiredness at the correct time?"

The truth is you probably already have an inkling of which areas need attention.

"In a lot of my consults, I find a lot of people know what the problems are and how to potentially address them," says Martin. "So I think part of it is just being honest."

Step three: figure out what motivates you

When setting your goals, be sure to consider why you want to make any changes.

"Do you want to maintain this healthy lifestyle because you want to travel around the country when you retire? Or you want to be well enough to play with your kids or grandkids?" asks Kate. Find your motivators and use them to stick to that healthy lifestyle.

"It can also help to get others involved, so talk to your family and get other people supporting you and helping with accountability."

Step four: rinse and repeat

Remember, there's always room for improvement, so keep cycling through these steps to implement your new healthy habits before beginning the process again.

"I've seen a lot of clients who have invested into their lifestyle, health and exercise in that 40-to-60-year age group, and then see a massive difference when they're starting to get into their 60s, 70s and 80s," says Martin.

"They're living substantial, fulfilling lives, with less incidence of disease and things that are slowing them down." And that, after all, is what we all want from our health.

Our experts' top tips for better wellbeing

We've got some good news. You don't need to completely overhaul your life to start seeing a positive impact on your health and wellbeing.



Make sure it's not hard work

Kate Miocevic, Health Coach and Accredited Practising Dietitian

If you're finding it's a chore to stay healthy, there's a strong chance that whatever you're doing won't last. Find something you love, like a new recipe or hobby.



Get moving

Martin Bending, NSW State Services Manager and Exercise Physiologist

Don't underestimate the value of incidental exercise—it all adds up. Find short opportunities throughout the day to get active, like taking the stairs instead of the lift.



Quality food counts

Olivia Carinci, Health Coach Team Lead and Accredited Practising Dietitian

Use a bit of commonsense, focus on whole foods and eat a healthy, well-balanced diet. If you're following Australia's healthy-eating guidelines, you'll naturally get in all the good stuff.



Go for strength

Martin Bending, NSW State Services Manager and Exercise Physiologist

We all know the value of aerobic exercise, but incorporating strength, resistance and weight training—like lunges and squats—can be really beneficial.



Pick one healthy habit at a time

Alexandra Warhurst, Health Coach and Accredited Practising Dietitian

Often we want to fix everything—our diet, sleep, exercise or stress—all in one hit. Pick just one healthy lifestyle habit to work on. Small changes over time all add up.



Look beyond your health

Australian Unity Wellbeing Index

Our research has found that health is one of the pillars that support our wellbeing—but it's not the only factor. Consider how your relationships or your finances or sense of purpose might be affecting your wellbeing, and make small shifts towards improving them.



Learn more

1. [A step-by-step guide to better health](#)
2. [Small changes that improve your wellbeing](#)

Make your private health insurance work for you



Health insurance plays an important role in protecting your health. Our experts share their top three pieces of advice to help you get the most out of your cover.

Your private health insurance undeniably gives you peace of mind. Covering all or some of the cost of treating many illnesses and accidents, as well as offering many other important services that aren't covered under Medicare (think dental or optical, for example), insurance means there's one less thing to think about if a health issue crops up.

But it's not an insignificant expense. So how can you be sure that you are securing value for money with your health cover, while still supporting your wellbeing?

Maximise preventative care

Preventative care could be the secret to a happier, healthier life—so it makes sense to understand the programs and tools covered by your health insurance. These are some of our experts' top inclusions.

Screenings and vaccinations

Cancer is one of the leading causes of death in Australia, but many cancers can be detected early through screening programs. Take advantage of mammogram screening programs, pap tests and cervical cancer vaccinations, which may be covered by your health insurance.

Lifestyle support

Australian Unity's health support programs are run by a team of highly qualified and experienced health coaches, including nurses, dietitians, occupational therapists, exercise physiologists, physiotherapists and diabetes educators. Programs can help you quit smoking and lose weight. There's also personalised health coaching programs to help members to prevent, or cope with, long-term health conditions.

Tip one: take a personalised approach

You, your partner and your kids are all unique—and so are your insurance requirements. That's why it's so important to take out a policy that's best aligns with your needs.

"We help people do this by asking lots of open-ended questions," says Swati Kakkar, Customer Solutions Team Leader at Australian Unity, "as this helps us tailor our recommendations to them. Private health insurance is a very personal thing."

Swati recommends identifying the key hospital cover and extras inclusions that are important at your age. "There are various factors that come into play for women who are in their 40s, 50s and 60s, so talk to us about your gynaecological needs and any cancer-related treatments that you want covered." In addition, think about your heart health and the likelihood that, as you grow older, that you might require things like joint reconstructions or cataract surgery to support your eyesight.

Radayan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity, also suggests thinking about the specific cover your kids might need.

"In this age group, we tend to see a lot of claims involving dental emergencies, wisdom tooth extraction and impacted teeth, or things like broken bones and torn

muscles which have occurred while playing sports," says Radayan. "By ensuring these things are covered by your policy, you'll know that—if an accident arises—you don't have to deal with the waiting list that can be associated with the public system."

Also consider your family history. "What do you know from your parents or grandparents or relatives and what did they suffer from, now, and at a young age? Those things are important to understand, so you can make sure they're covered," says Radayan.

Tip two: consider your "why"

Think about why you are taking out private health insurance. Is it for peace of mind and the security of knowing that you have a safety net? Perhaps you want to know that you can reduce your waiting time if you decide to have elective surgery? Or maybe you have a pre-existing condition? This will help you to prioritise what you want to include in your cover.

"To maximise your cover, understand your own health and consider the needs of any other people who will be protected as part of your policy," says Swati. "In addition to hospital cover, consider extras that can support you through ongoing services such as physiotherapy, chiropractic services and remedial massages."

Tip three: think about the long term

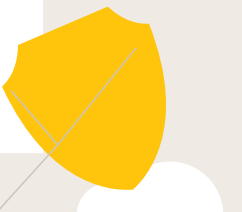
According to Radayan, not utilising all the programs that are available to you as part of your policy is one of the main ways people fail to maximise their health insurance. "There is plenty of value in the preventative extras that can protect your health from deteriorating, even if you don't necessarily need surgery," he says.

When you're assessing your policy and cover, remember that health insurance isn't just there for protection if you're ill in the future—it's also there to prevent ill health in the first place.



Learn more

1. [How to make private health insurance work for you and your family](#)
2. [How to find the right health cover for your age](#)
3. [How to make the most of your insurance's preventative care programs](#)



Mental health support

"Healthy aging" means not just paying attention to your physical wellbeing, but also supporting your mental health. MindStep, Australian Unity's low-intensity cognitive behavioural therapy program, is showing strong results among people suffering from anxiety and depression.

Extras

Extras such as physiotherapy or remedial massage, dentistry or a new prescription for your glasses, can offer an added level of support as you move through your 40s, 50s and 60s. And because they're part of your cover, you're actively encouraged to attend check-ups.





**Australian
Unity** 
Real Wellbeing

australianunity.com.au/wellbeing/1gth