



# Your life-stage guide to health in your 50s

Simple but effective strategies for Real Wellbeing

# Take charge of your health

Being proactive about your health in your 50s is one of the simplest ways to stay on top of the changes you may be experiencing.

**S**ex and the City's Samantha Jones might indeed be feeling "50 and fabulous", but for most of us, the 50s is a decade where we start to notice little issues and ailments chipping away at our health and wellbeing.

More broadly, it's also a decade with a fair bit of pressure from outside sources. Says Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity: "We're seeing a trend where kids are staying at home longer, and this is having a significant impact on our time and finances, which can lead to poor physical and mental health."

These factors mean our own health can become less of a priority—but as the health experts featured in this guide explain, in our 50s it's more important than ever to make sure we're taking time to care for ourselves.

## The importance of education

In our 50s, education is the key to understanding what's happening to our health and how we can prevent issues from cropping up in the first place. It's why we've packed this guide with information about health considerations during this decade, from the conditions to look out for to the screening tests that can make all the difference.

But it's important to look beyond your physical health too. We know from Australian Unity Wellbeing Index research—a 20-year study into the wellbeing of Australians, conducted in partnership with Deakin University—that how we feel plays an important role in our wellbeing. But it isn't the only thing to consider—our mental health and social connections are vital too.

## What to expect in your 50s

If you're male, your 50s might be a relatively stable period. But, for many women, it's a time of change, with menopause throwing an enormous hormonal curveball that can affect both their physical health and their mental health.

It's also a decade where some chronic conditions start to become more common—think high blood pressure, weakening bones, diabetes and digestive issues.

These conditions can often be prevented or addressed with lifestyle changes if they're caught early on, so this is the time start prioritising regular screenings—not to mention continuing (or starting) good habits like getting enough sleep, eating a balanced diet, doing strength training and going easy on the cocktails. Throughout this guide, you'll find practical advice to help you stay on top of your health, so you can give yourself the best chance of staying fit and well.

## The simple art of staying healthy

We all want to know the secret to good health. The challenge? "Getting reliable information," says Dr Fiona Jane, Specialist Women's Health GP at Jean Hailes for Women's Health.

It's why your GP is a vital ally as you get older, and why we've spoken to the experts for the information contained in this guide. From the questions to ask your doctor to the advice that will help you make the most of your health insurance, you'll find expert-backed strategies, tips and resources to keep you thriving through your 50s.

A happier, healthier decade? That sounds like "50 and fabulous" to us.



### Learn more

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



## Your 50s: seven tips to put your health first

If you haven't done so already, it's time to prioritise your health. Here's a simple checklist to keep you on track.

### 1 Find a health practitioner you trust

Why? You need to feel comfortable discussing sensitive conditions, like incontinence and digestion issues, and your mental health.

### 2 Build resistance training into your exercise routine

Why? Our muscles and bone density deteriorate as we age, but strength training can help to combat this.

### 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 Find balance in your diet

Why? Focus on eating lots of vegetables, beans, nuts, whole grains and healthy fats—plus a bit of meat, fish, dairy and eggs—to get all the good stuff in, naturally.

### 5 Get in the right nutrients

Why? Fibre, calcium, vitamin D, folate, iron, zinc and water are all important for good health as we age, but vitamin D and calcium are particularly crucial for bone health.

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

Why? Conditions such as cardiovascular disease, diabetes and cancer become more common in our 50s; regular screenings can help to catch issues early.

### 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 in getting help.



# Your 50s and your health: what to expect



Your 50s can be a time when your health shifts gears—especially if you're a woman. Our experts explain what to expect.

It's a truth universally acknowledged—once you hit your 50s, your mind and body change in subtle but significant ways. For many women especially, it's a decade of upheaval as menopause hits. So what can we expect from our health in our 50s?

## Changes to skin and bones

It's an unfortunate fact that as we enter our 50s, our skin begins to visibly age. As Olivia Carinci, an Accredited Practising Dietitian and Health Coaching Team Lead at HealthierMe™, a program run by Australian Unity partner Remedy Healthcare, explains: "In this decade, skin integrity declines and becomes more prone to aging, sun spots and skin cancer. It also becomes less efficient at absorbing vitamin D from the sun."

Olivia suggests looking at your diet to combat the natural effects of aging. "Nutritionally, you might need to start on vitamin D supplements, or increase your daily dose of natural sunlight," says Olivia. "Vitamin D levels can be screened with your GP through a simple blood test."

## Competing nutritional priorities

In your 50s, your metabolism slows and your cardiovascular risk increases, which makes it a double whammy when you're told to consume twice the amount of dairy every day and watch your weight.

Olivia explains the dilemma: "The recommendation for women's dairy intake almost doubles, as the calcium is needed to support bone strength. Some dairy products are high in fat, so if you're considering your cardiovascular risk as well, your cardiologist might be saying to cut out the dairy but then your GP is telling you to eat more. It's all about finding your balance."

Olivia's tip is to look for a dairy product with about 300 milligrams of calcium per serve, as this counts as one serve of your daily requirements.

## Dealing with hormonal havoc

For women, the big biological event of the decade is menopause, which happens, on average, at age 51. "The Change" can bring on symptoms including muscle loss, skin changes, vaginal dryness, and hair growth or loss. As oestrogen levels drop, women also tend to gain weight around their belly. These physical changes can also trigger other problems, such as mental health issues or sexual difficulties.

Men aren't immune to hormonal changes either, says Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity. "Testosterone starts to reduce. For males it can have a particular impact on your sex drive, mood and muscle mass."

## More pressing health issues

While we should scan for health problems throughout our life, the need to proactively check for, and manage, conditions becomes more important as we enter our 50s.

According to Radeyan, having regular tests is a no-brainer. "It means you're doing everything you can to catch things early before they progress to serious disease. You can then instigate changes with your healthcare team to ease any potential suffering in your 60s and beyond."

Even though your 50s can throw a few curveballs on the health front, there's so much you can do to stay in tip-top shape. Be proactive, and start to tweak and change your diet and lifestyle. Radeyan's final piece of advice? "Really make sure that you're taking care of yourself."

## What happens to your body during your 50s

### Hair

You may already have a few greys, but you might also notice your hair receding or losing its lustre.

### Muscle

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

### Joints

The tissue and cartilage around your joints start to thin, resulting in more aches and pains.

### Bones

Your bones become weaker with age.

### Skin

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

### Hormones

If you're a woman, you'll typically undergo menopause. Hot flushes, dry skin and mood swings are all common symptoms.

### Metabolism

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



**“Having regular tests means you're doing everything you can to catch things early before they progress to serious disease.”**

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



### Learn more

1. [Your life-stage guide to your 50s](#)





# Common health conditions in your 50s

It's not unusual for health issues to crop up in your 50s. Here are some of the most common conditions to look out for.

While your 50s can be a time of change, it's certainly not a downhill slide to ill health. However, you do need to keep an eye on common ailments that can creep up during this decade, especially if you're a woman.

We asked our experts what to expect, so you can keep on top of your health and wellbeing.

## High blood pressure and increased cardiovascular risk

When you hit 50, it's time to start thinking more seriously about the risks of high blood pressure and cardiovascular disease.

"Women do have some protection from oestrogen prior to menopause. It's why men tend to have a higher risk of cardiovascular disease, but once you're postmenopausal, your risk increases," says Dr Tessa King, Specialist Women's Health GP at Jean Hailes for Women's Health.

Tessa's tip? Get your blood pressure checked by your GP, and they can "assess your overall cardiovascular risks by checking your cholesterol levels and fasting glucose" at the same time. Leaving these things untreated can increase your risk of heart disease, heart attacks and strokes, she says.

## The aftermath of menopause

Menopause is, of course, the big health challenge for most women in their early 50s. But what happens once you're through to the other side of those menopausal symptoms? Unfortunately, there's a bit of a catch. According to Tessa, research shows 50 percent of postmenopausal women experience some form of incontinence, and the same percentage report vaginal dryness. Urinary tract infections go up in this age bracket too.

"These issues might be more common after menopause, especially in a woman's 50s and 60s. However, the good news is treatment is available, so talk to your health professional," adds Tessa.

## The importance of healthy bones

Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity, says it's important for women in their 50s—especially those who are postmenopausal—to be screened for osteoporosis. Many people show no symptoms for this bone loss condition until they experience an injury, such as a bone fracture.

Osteoporosis can lead to significant problems, including height loss, curvature of the spine or a change in posture, ongoing back pain and muscle spasms. "Treatment includes medication, a healthy diet and weight-bearing exercise to help prevent bone loss and strengthen already weak bones," says Radeyan.

## In your 50s? Be mindful of these common issues

The prevalence of many common conditions increases with age. So while you might still feel like a spring chicken, checks are always recommended. If you think you may be at risk, please talk to your healthcare professional.

**1 in 4**

Australians in their 50s suffer from back problems

**9%**

of Australians aged 55–64 have been diagnosed with heart, stroke or vascular disease

**50%**

of postmenopausal women experience some form of incontinence

**23,000**

people aged 50–59 were diagnosed with cancer in 2022

**92%**

of Australians aged 55–64 have a long-term eye condition

**8.2%**

of Australians aged 55–64 have osteoporosis



## Keep an eye on your general health

"In the 50s, cancer-related treatments become more prevalent. For females, we see a pick-up in treatments for breast cancer, along with chemotherapy procedures," says Radeyan.

There's also a "a big jump in gastrointestinal procedures," he says, "so colonoscopy, endoscopy—people having issues with their digestive system is something that we see in our data." Musculoskeletal conditions also increase, with more knee- and back-related surgeries, as do treatments by optometrists, chiropractors and dentists.

While you'll notice your health evolving during this decade, your 50s aren't significantly different to your 40s, says Radeyan. But it's important to be aware of your risks, so you can keep enjoying life into your 60s—and beyond.



## Learn more

1. [Common ailments and conditions in your 50s](#)
2. [Spotlight on cancer](#)
3. [Spotlight on mental health](#)
4. [Spotlight on osteoporosis](#)



# The secret to staying healthy in your 50s

Your body changes in your 50s—so your health practices should too. These are some simple steps that can help you stay on top of your health in this decade.

If you've won the genetic lottery, congratulations! Your health in your 50s will be a smooth ride. But for many of us the 50s can be a decade of change. Here are our experts' tips for maintaining your health in this decade.

## Learn all you can about "The Change"

The average Australian woman goes through menopause around the age of 51 or 52, according to Dr Fiona Jane, Specialist Women's Health GP at Jean Hailes for Women's Health. Unfortunately, for about a third of us, it's no picnic.

"Common symptoms include hot flushes, night sweats, disturbed sleep, joint aches and pain, and mood changes," says Fiona. "And up to 20 percent of women have such severe symptoms that they describe poor general wellbeing, poor work performance, and depression."

In addition to these immediate symptoms, it seems many of us are unaware of, and underprepared for, the longer-term impacts of "The Change", which can affect bone health, your heart and cardiovascular system, and your risk of developing metabolic diseases such as diabetes.

Fiona believes education is the key to navigating menopause. For more information, check out the excellent websites by [Jean Hailes for Women's Health](#) and [The Australasian Menopause Society](#).

## Get checked regularly

There are a few simple steps that can make a significant difference to your long-term health. Our experts suggest:

- Developing a relationship with a GP you trust and feel comfortable discussing sensitive issues with.
- Scheduling a yearly check-up with your GP, even if you feel healthy and well.
- Asking lots of questions, and making sure you get your information from reliable, evidence-based sources (such as government websites).

It's also worth making time for a few extra tests. The precise types and frequency of screenings will vary depending on a range of genetic and lifestyle factors, but "it's about having an individualised health-management plan for reducing risk and improving health," says Fiona.

## Support better bone health

For women who have gone through menopause, a rapid loss of bone density occurs due to changes in hormones, "so your calcium requirements at that stage are really high. You're ideally aiming for 1300 milligrams of calcium a day, and we always recommend trying to get it through your diet first," advises Alexandra Warhurst, an Accredited Practising Dietitian and Health Coach for HealthierMe™, a program run by Australian Unity's partner Remedy Healthcare.

That's "roughly four servings of dairy" every day, she explains. "If you're really struggling, you might look at a supplement just to make up the difference," she adds.

## Ask for help

In their 50s, women in particular tend to carry a lot on their shoulders, so don't be afraid to speak up about your experiences and needs. Talk to friends, family and trusted professionals to find out what support is available.

"Women are so good at managing so much and just soldiering on—their endurance levels are amazing," says Fiona. "But if you're finding you're challenged in any way and you can't find your way around it, ask for help."



## Questions to ask your doctor

Regular check-ups with your GP play an important role in keeping healthy—especially when the clock ticks over to the big 5-0. 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?

“

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



## The screening tests to get in your 50s

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
- Skin cancer check-up
- Osteoporosis risk assessment

### Two years

- Heart disease risk assessment
- Blood pressure check
- Eye test
- Bowel cancer check
- Mammogram (women)

### Three years

- Blood glucose test

### Five years

- Cholesterol and lipids test
- Cervical screening (women or people with a cervix)



### Learn more

1. [The secret to staying on top of your health in your 50s](#)



# How to take your health and wellness to the next level

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

**W**hen 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

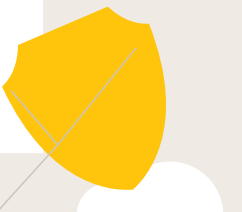
According to Radayan, not utilising all the programs that are available to you as part of your policy is one of the main ways people fail to maximise their health insurance. "There is plenty of value in the preventative extras that can protect your health from deteriorating, even if you don't necessarily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



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