



Your life-stage guide to health in your 60s

Simple but effective strategies for Real Wellbeing

Thriving in your 60s

Yes, your health naturally declines as enter your 60s, but you can still thrive and enjoy a happy, healthy life.

Retirement. An empty nest. Aging. Your 60s is a big decade, chock-full of lifestyle changes as you start to wind down after years of having your nose to the grindstone.

“People perceive retirement as this really great time and they can’t wait to get there, but it can actually be a more difficult time than people think,” counsels Radeyan Sazzad, Australian Unity’s Manager—Health Management.

From post-retirement loneliness to the realisation that you’re not bouncing back quite like you used to, your mind and body can undergo some big changes in your 60s.

But, as the health experts featured in this guide explain, this is the perfect time to focus on the things we can control, like maintaining a healthy lifestyle and strong social connections. Their top tip? Prevention is better than cure.

Keep up the good work

It takes effort to live a healthy lifestyle but, as our experts concur, the benefits for our overall wellbeing are worth it. According to Australian Unity Wellbeing Index—a 20-year study into the wellbeing of Australians, conducted in partnership with Deakin University—our physical and mental health is one of the foundations of Real Wellbeing, along with relationships, a sense of purpose, our finances, community connectedness, personal safety, and a sense of security about the future.

So keep up the good habits you started in your younger years, like exercising and eating a balanced diet, and start to focus on specific changes that will help you age healthily, like getting enough vitamin D and avoiding blood-sugar spikes. We’ve got plenty of information and tips in this guide to get you started.

Take charge of your health

Many of us enter our sixth decade feeling on top of the world—but it’s important to be aware of any health issues that might be bubbling below the surface. Many conditions, like diabetes, cardiovascular disease, and bone and muscle deterioration, show no obvious symptoms. It’s why Alexandra Warhurst, an Accredited Practising Dietitian and Health Coach for HealthierMe™, a program run by Australian Unity partner Remedy Healthcare, urges us to take control of our own health.

“Sometimes when things start to pop up, you can feel quite tempted to put your head in the sand and just ignore it. But the more you stay on top of your health—whether that’s by taking medication, visiting your GP, or by exercising and eating well—the better managed your condition will be and the more you can stop it from progressing.”

The guide will help you understand the tests and checks you should get in your 60s, and what to look out for more generally when it comes to your health.

Lean on me

Our experts all agree that having a trusted and open relationship with your GP is crucial. But your GP can also unlock the door to other health professionals you can lean on for health assistance, from podiatrists to optometrists, nutritionists and more.

Getting the right support also means staying connected with your friends, family and social network, who play a big role in how we feel.

“Everyone treads their own path, so trying to understand what keeps you ticking is important. It leads to better mental health, which leads to better physical health as well,” says Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity.

And that might just be the secret to living a happier and healthier life in your 60s.



Learn more

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



Your 60s: seven tips to put your health first

With retirement on the cards, now is the 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 discuss your cover with your health insurance provider, as there might be programs or tools you could take advantage of.

4 Manage your blood sugar

Why? Type 2 diabetes is a chronic disease—but it can be prevented. Watch your sugar, alcohol and carbohydrate intake, and enjoy a healthy diet.

5 Reduce the risk of broken bones

Why? Falls can be a real problem later in life. Remove tripping hazards, and ensure you get adequate vitamin D and calcium for strong bones.

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

Why? The symptoms for conditions such as cardiovascular diseases or diabetes aren’t always obvious, so regular screenings are vital.

7 Keep going

Why? Sometimes you feel like you have done all the right things—and issues still crop up. But keep going, as your healthy habits will help you better manage any conditions.

Your 60s and your health: what to expect

Once you reach your 60s, you can expect some changes to your health—no matter good you feel. Our experts explain what happens.

Hitting 60 is a huge milestone in our lives. During this decade, we're often focused on retiring from the workforce, and spending more time on hobbies and with loved ones.

However, as you would probably expect, your health undergoes significant changes in your 60s, some of which may not be readily apparent. Here, we look at what's happening health-wise during this life stage.

An increase in chronic issues

"Your joints and back tend to change as you get older. It isn't a given that you'll have an issue, but it can happen as part of the aging process." That's the warning from Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity.

Drop-offs in cardiovascular fitness also occur, he says, resulting in a rise in heart attacks and other heart events. Bone mass and density decline, increasing the risk of fractures and osteoporosis. Hip and knee replacements, cardiac interventions, gastrointestinal procedures, and gynaecological and orthopaedic surgery are all common during this life stage too.

Some good news? "The writing isn't necessarily on the wall," says Radeyan. "There are plenty of things you can do."

Changes in skin and bones

Almost 2,000 people each year die from skin cancer, with Radeyan's data showing an increase in skin cancer surgeries for people in their 60s.

But we also need a little sunshine in our lives, which means balancing our need to cover up with ensuring we get adequate exposure to sunlight. Why? Our bodies need vitamin D to stay in good health, and to keep our bones and muscles strong.

Aging reduces vitamin D production as skin integrity declines. So, while you might be spending the recommended 10 to 15 minutes out in the sun, you might not actually be absorbing much vitamin D.

Olivia Carinci, an Accredited Practising Dietitian and Health Coaching Team Lead at HealthierMe™, a program run by Australian Unity partner Remedy Healthcare, advises having "a blood test with your GP once a year. Check your vitamin D levels and see if you need a supplement to help get in the recommended levels."

The impact of a healthy lifestyle

As we enter our 60s, the call to eat well and exercise becomes increasingly urgent. One of the reasons for this is diabetes—a chronic condition where the body lacks the ability to maintain healthy blood-glucose levels.

While type 1 diabetes cannot be cured, the more common type 2 diabetes is preventable in more than 50 percent of cases. It comes down to living a healthy lifestyle.

"Make sure carbohydrates are low GI or have a low glycaemic index, moderate your portions of carbohydrates throughout the day, and distribute them evenly throughout the day as well," advises Olivia.

Start planning

Radeyan's final tip to help prevent issues in your later years? "It's a good time to start planning what the future looks like, and be prepared for when your mobility, strength or independence starts to wane."

We can't escape the aging process—and, as our experts have shown, this becomes increasingly obvious in our 60s. However, with the appropriate care and tests, some lifestyle changes and realistic expectations, you can enjoy growing older and wiser well into your golden years.



What happens to your body during your 60s

Ears

Hearing loss is a gradual but common condition of aging.

Blood

Type 2 diabetes and high blood pressure both become more prevalent with age.

Bladder

Urinary incontinence, or poor bladder control, gets more common.

Muscles

As we get older, we lose muscle mass and strength, which can affect our balance.

Bones

Your bone density reduces as you age, meaning your bones weaken.

Brain

As you age, you're more at risk of memory loss and syndromes like dementia. Big life changes, like retirement, can have an impact on your mental health too.

Cancer

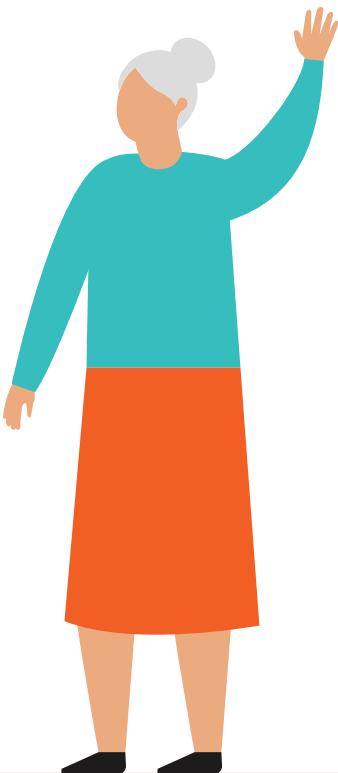
From skin cancers to cervical, breast, prostate, or bowel cancers, the prevalence of this disease typically increases with age.

Eyes

Vision declines with age, and the risk of cataracts, glaucoma and macular conditions rises.

Heart

You might be at greater risk of strokes, heart attacks or failure, and cardiovascular disease.



It's a good time to start planning what the future looks like, and be prepared for when your mobility, strength or independence starts to wane."

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



Learn more

1. [Your life-stage guide to your 60s](#)

Common health conditions in your 60s

While ill health isn't a given, a number of conditions and diseases become more common as we age.

It can be all too easy to start worrying about our health in our 60s—thanks Dr Google—but what do the experts say about the conditions that really affect us in this decade?

To keep you powering along through your 60s, we spoke to two experienced health professionals about the ailments and conditions you should be looking out for.

Preventing osteoporosis

“About 20 to 25 percent of women in their 60s have osteoporosis, and that percentage almost doubles in your 70s,” says Dr Tessa King, Specialist Women’s Health GP at Jean Hailes for Women’s Health. “Definitely talk with your doctor as to whether you need to get a bone density test, or whether you can do anything else to help prevent it.”

To reduce the risk of osteoporosis in the first place, try weight-bearing exercises,

maintaining adequate levels of vitamin D, ensuring you get enough calcium, limiting alcohol and avoiding smoking.

Treating type 2 diabetes

Around one in 10 people have diabetes by the time they reach their 60s—and the sneaky thing is that type 2 diabetes, which is the more common form of diabetes in this age bracket, may not necessarily present with any obvious symptoms.

Tessa stresses the importance of regular testing to avoid the condition advancing and causing complications—such as nerve damage in the legs or eye damage—before it’s picked up.

“Diabetes is a condition that’s very easily treatable, whether it’s through lifestyle, weight loss or medication, but it’s definitely something that you would not want to leave untreated,” notes Tessa.

Keeping on top of chronic heart and joint conditions

While hormonal changes have generally settled once you hit your 60th birthday, there’s now an increased risk of developing chronic conditions that need to be managed, including heart conditions and joint issues.

“The way your heart functions can start to change in your 60s,” says Radeyan Sazzad, Senior Manager – Strategic Initiatives and Support at Australian Unity. This can result in a rise in heart events or heart attacks from undiagnosed conditions—and even from conditions that are being proactively managed.

You might notice joint problems too. “We see a prevalence of issues with joints and joint replacements as well. These tend to be conditions that you need to manage long term, as opposed to an injury-related event,” says Radeyan.

In your 60s? Be mindful of these common issues

The 60s are a decade where chronic conditions can start to affect your quality of life. If you think you may be at risk, please talk to your healthcare professional.

41,788

people aged 60–69 were diagnosed with cancer in 2022

16%

of Australians aged 65–74 have been diagnosed with heart, stroke or vascular disease

14%

of Australians aged 65–74 suffer from diabetes

92%

of Australians in their 60s have a long-term eye condition

10–15%

of Australians aged 65 and over experience depression

10%

of Australians aged 65 and over experience anxiety

1 in 4

women in their 60s have osteoporosis



Learn more

1. [Common ailments and conditions in your 60s](#)
2. [Spotlight on cancer](#)
3. [Spotlight on mental health](#)
4. [Spotlight on osteoporosis](#)

Managing mental health

A major milestone for many people in their 60s is retirement. It’s something you’ve been dreaming about, right? “We get lots of people who struggle to make that transition from being someone who’s working to someone who’s retired,” says Radeyan.

This might manifest as feeling like you have no direction or sense of purpose—which can have a serious impact on your mental health and Real Wellbeing. It’s important to keep track of how you’re feeling, and to speak to your healthcare professional if you think you’re struggling.

There’s a little more to contend with health-wise in your 60s, but life is here to be enjoyed. Keep on top of your risk factors to give yourself the best opportunity of taking advantage of those good years ahead.

The secret to staying healthy in your 60s

Your health doesn't necessarily have to head downhill in your 60s. Here are some expert-backed tips to help you optimise your health in the "retirement" decade.

A lifetime of healthy habits can really pay off in your 60s, and it can be an incredibly liberating decade—a period of reconnection and reinvention.

While your body will certainly be changing, you can still stay on top of your health and Real Wellbeing so you remain happy, healthy and strong. These are some simple tips to help you enjoy your 60s to the fullest.

Stay the course and keep screening

According to Dr Fiona Jane, Specialist Women's Health GP at Jean Hailes for Women's Health, there's a tried-and-trusted recipe for better health in your 60s:

- Find a GP you can trust, and allow them to really get to know you.
- Always get information from reliable sources.
- Eat a balanced diet, with lots of plants and good fats.
- Aim for 30 minutes of moderate to high-intensity exercise a day, including two sessions of resistance training a week.
- Try to get seven to eight hours of quality sleep every night.
- Monitor your mental health.
- Stay up to date with screening tests and get annual check-ups, even if you feel well.

Balancing act

As we get older, sarcopenia—or the involuntary loss of skeletal muscle mass and strength—can start to affect our balance.

"You need to be doing some strength training to keep your muscles very strong," advises Fiona. "Otherwise, muscles change as they get older, and when this happens your balance is poorer and you're more likely to have falls."

You might also want to look out for "tripping hazards around the house," says Alexandra Warhurst, an Accredited Practising Dietitian and Health Coach for HealthierMe™, a program run by Australian Unity partner Remedy Healthcare. This includes "the corners of mats or rugs" and bathrooms which can also be tricky. "If you've got a shower that's over the top of a bath and you have to step over the bath to get into it, that can sometimes be a bit difficult," she adds.

Keep branching out

When it comes to managing—or even preventing—acute or chronic conditions and injuries, allied health professionals can be a real asset.

For example, "if you're really finding that you're not as steady on your feet, you might look to see a physio or an exercise physiologist for some guidance around specific exercises you can do to help your balance and prevent falls," says Alexandra.

You could seek some expertise from a nutritionist to help manage high cholesterol or diabetes, or schedule an appointment with a podiatrist to get your feet checked.

Prioritising your social life can also have a major impact on your health and wellbeing during this decade.

"Being socially connected is an important part of our mental health," says Alexandra. "When you retire, for example, you might not see people at work every day, which means you might have to make a bit more effort to catch up with people in your local community."

With some small changes and a proactive approach to self-care, your 60s can be some of the best years of your life. Enjoy!



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 swinging 60s. 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?



Being socially connected is an important part of our mental health. When you retire, for example, you might not see people at work every day, which means you might have to make a bit more effort to catch up with people in your local community."

—Alexandra Warhurst, Accredited Practising Dietitian and Health Coach for HealthierMe™



The screening tests to get in your 60s

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
- Hearing test (over 65)
- Falls assessment (over 65)

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 60s](#)

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

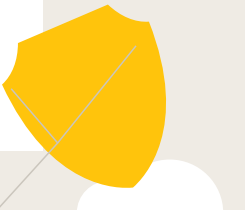
According to Radayan, not utilising all the programs that are available to you as part of your policy is one of the main ways people fail to maximise their health insurance. "There is plenty of value in the preventative extras that can protect your health from deteriorating, even if you don't necessarily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