

Article: Physical Health—musculoskeletal

Content notes:

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AUDIENCE	Australians of all ages, particularly women and older members, looking to understand bone health and take preventative steps against osteoporosis.
COMMUNICATION OPPORTUNITIES	White-label content positioning osteoporosis as a common but largely preventable condition, empowering members to take control through diet, exercise and sun exposure at any life stage.
MESSAGE	Bone density naturally decreases with age, but simple lifestyle changes around calcium, vitamin D and weight-bearing exercise can help protect your bone health at every stage of life.
INSIGHTS	Around 1.2 million Australians currently have osteoporosis, and women are particularly at risk due to hormonal changes during pregnancy, breastfeeding and menopause.
ASSOCIATED ASSET/S	Healthy Bones Australia website, Cancer Council sun protection guidelines, TAL Health Connector.
CTA	Speak to your GP about your bone health or find support through the TAL Health Connector.
REVIEW DATE	May 2026

Supporting good bone health

As we get older our bone density naturally decreases, for most people this isn't a problem, but for some people with significantly decreased bone mineral density and bone mass it can make the bones weaker and at increased risk of fractures. This is called osteoporosis. If you'd like to know more, our life insurance partner [TAL](#), has provided some useful guidance on the steps you can take to avoid osteoporosis.

Osteoporosis is very common; it's estimated that around 1.2 million Australians currently have osteoporosis.¹ It can affect anyone, but women are particularly at risk due to hormonal changes throughout their lives. Up to around age 25, bone mineral density and bone mass increases. It tends to remain stable until around age 50, before bone breakdown starts to outpace bone formation, particularly for women around the time of menopause.²

Why is it different for women?

Several milestones in women's lives can impact on bone health and dietary requirements. Pregnancy and breast feeding are times of increased calcium requirements as the body is working to meet the requirements of the growing baby. During menopause as oestrogen levels decrease there's a corresponding decrease in bone mass and density.³

¹ Healthy Bones Australia. *About Osteoporosis*. 2026

² Johns Hopkins Medicine. *Osteoporosis: What You Need to Know as You Age*. 2026

³ Ibid

What can we do to optimise our bone health?

Calcium and vitamin D are very important for bone health. Low levels of vitamin D can result in impaired calcium absorption and loss of bone density.

Calcium and vitamin D can be found in many dietary sources and sun exposure is an important source of vitamin D2.

What foods can boost calcium and vitamin D intake?

A good source of dietary calcium can come from dairy food such as milk, yoghurt and cheese. One serving of each of these typically contains up to around 300mg of calcium. Other sources of calcium include dark green vegetables, nuts, breads and cereals. Some foods, such as cereals, soy products and fruit juices are fortified with calcium and vitamin D.

Vitamin D and the sun

The sun is the main source of vitamin D for most Australians. Only limited exposure is needed to produce sufficient levels of vitamin D and it's important to balance the need for exposure with the risk of sun damage. The Cancer Council recommends when the UV index is 3 or above, sun protection is required when outside for more than a few minutes.

Exercise and bone health

Exercise that is weight-bearing and resistance training are most beneficial for bone health. These types of exercises help to reduce the rate of bone loss, conserve bone tissue, lower the risk of fractures and falls and increase muscle strength in older people.

Whatever your age or life stage you can make simple lifestyle changes to optimise your bone health in the future. If you're feeling overwhelmed, or unsure where to begin, speak to your GP or find support through the [TAL Health Hub](#) <speaking to your broker for your personalised Health Hub link to embed here>.

DISCLAIMER [please add to your post]

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