

Understanding blood pressure

Practical Information to help you understand blood pressure, hypertension and the underwriting process



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Introduction

If you are suffering from high blood pressure (hypertension), you are not alone. In fact, according to the latest National Health Survey¹, 23% of all Australian adults have experienced high blood pressure.

While you may not feel any different, experiencing hypertension can have an impact on your bodily functions and can increase your risk of other health conditions such as heart disease and stroke.

In this booklet you will find some information to help you better understand blood pressure, how you can manage your condition, and how you can better comprehend the underwriting experience with hypertension.

While this information may help you, it is not a substitute for medical advice and it is important for you to maintain an ongoing relationship with your doctor, any medical specialists you may have and any other health professionals that are within your medical team.

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Understanding blood pressure

Your body requires nutrients, oxygen and hormones to help with energy delivery, immunity and the maintenance of basic bodily functions.

The heart is a muscle that pumps blood throughout the body, delivering the oxygen and nutrients you need via the cardiovascular system – a network of blood vessels that supplies all parts of the body with blood.

Blood pressure is a measurement of the force of your blood pushing against the walls of your arteries (a type of blood vessel), as your heart pumps. A healthy blood pressure is needed to maintain the healthy circulation of blood around the body, which in turn ensures that all parts of the body receive oxygen and nourishment.

However, if your blood pressure is persistently high, it may increase your risk of having a heart attack or a stroke, and may also cause problems in the kidneys, eyes, and other body parts. This is because high blood pressure can cause the accelerated build-up of fatty deposits on artery walls, which may in turn limit or block blood flow to your heart. A persistently high blood pressure may also weaken the walls of your arteries, which may lead to further problems.

What is high blood pressure (hypertension)?

Blood pressure is measured in two numbers: the systolic blood pressure and the diastolic blood pressure.

Let's take the example blood pressure reading of 120/80.

120

Systolic pressure

In this example, the systolic pressure is 120. This represents the force that blood is pushing against the sides of your blood vessels when the heart pumps or contracts.

80

Diastolic pressure

In this example, the diastolic pressure is 80. This represents the force that blood is pushing against the sides of your blood vessels when the heart is relaxed, in between beats.

MEDICAL TERMS YOU MIGHT HEAR



Artery: the type of blood vessel that transports oxygenated blood (blood that contains oxygen) from the heart to other parts of the body

Hypertension: high blood pressure is also referred to as 'hypertension'

Blood pressure risk classification

The Heart Foundation's 'Guideline for the diagnosis and management of hypertension in adults'² classifies blood pressure as follows:

Diagnostic category*	Systolic (mmHg)	Diastolic (mmHg)	
Optimal	<120	and	<80
Normal	120-129	and/or	80-84
High-normal	130-139	and/or	85-89
Grade 1 (mild) hypertension	140-159	and/or	90-99
Grade 2 (moderate) hypertension	160-179	and/or	100-109
Grade 3 (severe) hypertension	≥180	and/or	≥110
Isolated systolic hypertension	>140	and	<90

A blood pressure reading of around 120/80 is considered ideal. If your blood pressure is consistently 140/90 or greater, you likely suffer from high blood pressure (hypertension) and should consult your general practitioner or medical specialist.

* When a patient's systolic and diastolic blood pressure levels fall into different categories, the higher diagnostic category and recommended actions apply



What are the risk factors for high blood pressure (hypertension)?

The cause of hypertension cannot always be explained.

There are however some risk factors that may increase a person's chance of developing hypertension. These risk factors include:



Age

As you get older, your risk of developing hypertension increases³. This is because with age, our blood vessels lose their elasticity, which can contribute to increased blood pressure.



Family history

The risk of developing hypertension is strongly linked to family history².



Personal medical history

Some pre-existing medical conditions can cause hypertension. Examples include pre-eclampsia (or pregnancy-induced hypertension), certain heart defects, sleep apnoea, and some kidney disorders³.



Smoking

Smoking and being exposed to passive smoke can increase your blood pressure⁴ by narrowing or causing damage to your artery walls.



Overweight and obesity

Being overweight or obese can put strain on your cardiovascular system and increase your risk of developing high blood pressure⁵.



Drinking too much alcohol

Excessive consumption of alcohol can put strain on your cardiovascular system, which may cause your blood pressure to increase^{6,7}.



Unhealthy diet, especially one high in salt (sodium)

Having a diet that is consistently high in saturated fats, trans fats, or salt may increase your risk of developing heart disease or suffering from a stroke². A diet high in salt in particular is associated with increased blood pressure⁸. Eating a varied diet of healthy and nutritious foods can help you manage your weight, blood pressure and cholesterol.



Insufficient physical activity

Being physically active can help to regulate your blood pressure levels^{9,10}, and can reduce your risk of developing high blood pressure, high cholesterol, or from becoming overweight or obese.

A photograph of a middle-aged couple walking their dog on a beach at sunset. The woman, on the left, is wearing a white button-down shirt, dark pants, and a wide-brimmed straw hat. The man, on the right, is wearing a blue button-down shirt and blue cargo shorts. They are holding hands and walking towards the camera. A golden retriever dog is in the foreground, looking up at the camera. The beach is wet, reflecting the warm sunset light. The sky is a gradient of orange, yellow, and blue.

Managing your blood pressure

While having high blood pressure can increase your risk of cardiovascular disease, you can take some steps to manage your blood pressure and reduce the risk of developing further medical complications.

While not a complete list, the following are some of the things you can do to help manage your high blood pressure.

1

See your doctor

All adults should have their blood pressure checked routinely. This is especially true if you have been diagnosed with hypertension. It is important that you see your doctor on a regular basis so that your blood pressure can be monitored and, where appropriate, a plan can be put in place to help you lower and maintain your blood pressure levels.

Keeping your blood pressure within target ranges can reduce the risk of heart attack, stroke and other problems associated with your blood vessels.

Your doctor may recommend that you perform blood pressure measurements at home in order monitor and keep records for your next doctor's visit control blood pressure.

2

Take your medications as prescribed

Medications may be used in the treatment and management of high blood pressure.

All medication can have side effects and you should not take any medication without first consulting your doctor. Blood pressure medication is not a cure for high blood pressure, but can be used as a way to control blood pressure levels. Medication is not a substitute for healthy eating or physical activity, but should complement a healthy lifestyle.

3

Quit smoking

When you smoke, your blood pressure can temporarily increase which may cause damage to your arteries. Smoking and being exposed to passive smoke can also increase the build-up of fatty deposits called 'plaques' on the artery walls, causing them to narrow. This can increase both your blood pressure and your risk of developing heart disease.

If you smoke, quitting can help to reduce your blood pressure levels.

4

Eat well

Having a healthy weight is important in reducing your risk of high blood pressure^{12,13}.

Healthy eating is important for all Australians, including those with high blood pressure. If you are overweight or obese, it may benefit you to lose weight to help control your hypertension.

A good foundation for healthy eating is found in the Australian Dietary Guidelines¹¹, which suggest the following tips to help achieve a healthy weight and improve overall health, including:

Enjoy a wide variety of foods from these five groups every day

- Vegetables, including different types and colours, and legumes/beans
- Fruit
- Grain (cereal) foods, mostly wholegrain and/or high cereal fibre varieties, such as breads, cereals, rice, pasta, noodles, polenta, couscous, oats, quinoa and barley
- Lean meats and poultry, fish, eggs, tofu, nuts and seeds, and legumes/beans
- Milk, yoghurt, cheese and/or their alternatives, mostly reduced fat (reduced fat milks are not suitable for children under the age of two years).

And drink plenty of water.

Australian guidelines recommend that adults consume two serves of fruit and five serves of vegetables every day. This is because they contain:

Antioxidants which can help reduce damage to blood vessels. Make sure you choose a variety of colours in fruit and vegetables

Fibre, which can help to lower cholesterol

Folate (found in green leafy vegetables), which may reduce the risk of stroke

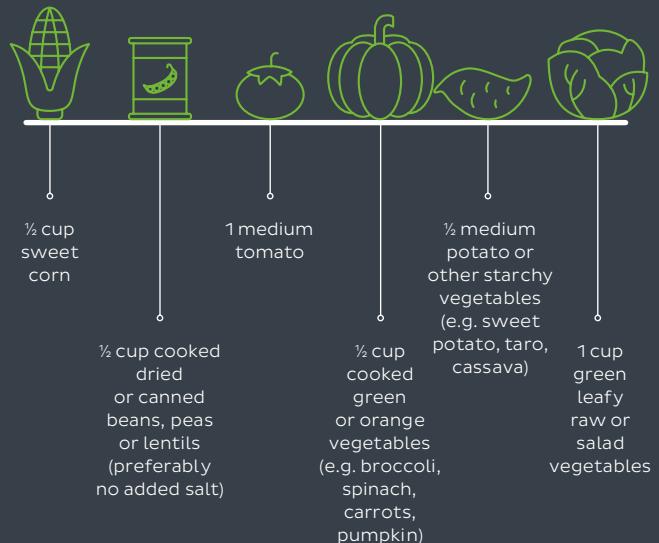
Potassium, which can help control blood pressure.

WHAT IS A STANDARD SERVE OF FRUIT OR VEGETABLES?

According to the Australian Dietary Guidelines (2013), one standard serve of fruit is about 150g (350kJ), or:



And one standard serve of vegetables is about 75g (100–350kJ), or:



Limit intake of foods containing saturated fat, added salt and added sugars

Limit intake of foods high in saturated fat such as biscuits, cakes, pastries, pies, processed meats, commercial burgers, pizza, fried foods, potato chips, crisps and other savoury snacks.

Replace high fat foods which contain predominantly saturated fats such as butter, cream, cooking margarine, coconut and palm oil with foods which contain predominantly polyunsaturated and monounsaturated fats such as oils, spreads, nut butters/pastes and avocado.

Limit intake of foods and drinks containing added salt.

- Read labels to choose lower sodium options among similar foods.
- Do not add salt to foods in cooking or at the table.

Limit intake of foods and drinks containing added sugars such as confectionery, sugar-sweetened soft drinks and cordials, fruit drinks, vitamin waters, energy and sports drinks.

Limit your alcohol intake

If you choose to drink alcohol, limit your intake. Australian guidelines¹⁴ recommend no more than two standard alcoholic drinks per day.

For women who are pregnant, planning a pregnancy or breastfeeding, not drinking alcohol is the safest option.

A NOTE ON SALT (SODIUM)

Too much salt in your diet may raise your blood pressure. To lower your salt intake you can:

- Avoid adding salt to meals
- Limit highly processed foods like salty snacks, sauces, takeaway foods and processed meat
- Choose 'no added salt' or 'reduced salt' products
- Learn to check the nutritional panel on foods you buy. Salt is also called sodium. Aim for less than 4g (or 1600mg) of salt per day.



Everyone's needs are different – please consult your doctor or Accredited Practising Dietitian for tailored dietary advice

WHAT IS A STANDARD DRINK?



1 pot or middy (285mL)
of full strength beer



1 stubby or can (375mL)
of mid strength beer



1 schooner (425mL)
of light beer



100mL of wine¹



nip (30mL) of spirits

5

Enjoy the benefits of exercise

Engaging in physical activity can help to regulate your blood pressure. Exercise can also help you to control your weight, improve your mental health and help to increase your energy levels.

Australia's Physical Activity and Sedentary Behaviour Guidelines¹⁵ recommend adults to be active on most, preferably all, days of the week. The guidelines recommend a weekly total of 2½ to 5 hours of moderate-intensity exercise, along with strength-training (resistance) activities twice a week. The guidelines also recommend to break up long periods of sitting as often as you can.

What is moderate intensity exercise?

Moderate intensity physical activity requires some effort, but still allows you to speak easily while undertaking the activity (you should be able to talk but not sing during the activity). Examples include brisk walking, riding a bike, recreational swimming, dancing, social sports, aqua aerobics and gardening.

What are strength-training or resistance exercises?

Strength-training or resistance exercises use weight to cause muscles to contract. This type of exercise builds strength, endurance and tone in muscles.

Strength-training exercises can use body weight, elastic resistance bands or other external weights (such as dumbbells) for creating the resistance.

Examples include:

- Squats
- Bicep curls
- Shoulder press
- Lunges
- Push-ups.



Consult your doctor, accredited exercise specialist or physiotherapist before starting a new exercise program.



6

Manage your emotional health

While the link between stress and high blood pressure is still being investigated¹⁶, persistent stress can lead to the development of poor habits, which in turn may lead to increased blood pressure e.g. an unhealthy diet, insufficient exercise, increased alcohol consumption or smoking.

A diagnosis of high blood pressure often means that you'll need to make some changes to your daily life. This isn't always easy and may affect your emotional wellbeing.

It is also common to experience a range of emotions including fear, guilt, sadness and stress. While emotions come and go, it is important to address feelings of concern and distress if they last longer than two weeks. The good news is that with the right treatment, most people can effectively manage feelings of concern and distress and recover from emotional health concerns.

Strategies to improve your emotional health include:

Identify warning signs

Learn to notice the signs in your own body that indicate when stress is becoming a problem, such as tensing your jaw, experiencing headaches, irritability or a short temper.

Identify your sources of stress

These might include late nights, deadlines, relationships, financial worries or changing jobs. Anticipating, managing or even finding ways to remove the source of stress, may help to reduce stress and improve your emotional health.

Establish routines

Routines such as regular times for exercise, relaxation, meal times, waking and bedtime, can be calming and reassuring and can help you to manage your stress.

Look after your health

Focus on healthy eating and getting regular exercise. Take time to do activities you find calming or uplifting, such as listening to music, walking or dancing. Avoid using alcohol, tobacco or other drugs to cope with stress.

Connect to others who care

Share your thoughts and feelings with others when opportunities arise. Try to avoid 'bottling up' your feelings. When you share your concerns or feelings with another person, it can help to relieve stress. It's important that the person you talk to is someone that you trust and who you feel can understand and validate your thoughts and feelings.

Make time for fun and relaxation

Nurturing yourself is a necessity, not a luxury. If you regularly make time for fun and relaxation, you'll be better placed to handle life's stressors. Relaxation techniques such as yoga, meditation, and deep breathing can all help to manage stress levels.

Manage your time

Poor time management can cause a lot of stress. Try not to over commit yourself. Prioritise or delegate tasks to others if you can.

**Being connected is important:
You will be able to manage
your high blood pressure
more effectively when other
people like your family,
friends, colleagues, health
professionals, and support
groups, help you.**

Underwriting hypertension

Applying for life insurance requires a risk assessment process called underwriting. This process requires careful consideration to make sure we are able to fully assess your situation, and provide you with the right cover at the right price.

The heart is a muscle that pumps blood throughout the body, delivering the oxygen and nutrients you need via the cardiovascular system – a network of blood vessels that supplies all parts of the body with blood.

- Your age and gender
- How long you have had high blood pressure
- Your blood pressure measurements, including patterns, stability, changes and response during exercise
- Your treatment and the duration of that treatment
- Your lifestyle factors (such as smoking, alcohol intake and obesity)
- The presence of other medical conditions, particularly vascular conditions (such as heart disease, diabetes, high cholesterol, sleep apnoea or kidney dysfunction)
- Your family history.

We may seek further information from you over the telephone or via a written questionnaire. With your consent, we may write to your treating doctor for more detailed information.

We may also require a current examination including blood pressure readings. This would be at our cost.

Underwriting outcomes

If your application for cover presents a higher risk, we may set a higher premium for cover. Occasionally, we may decline to provide you with cover, but we'll always explain why.

Important criteria for rating includes:

- When your hypertension was diagnosed (we may need to postpone your application if this was very recent)
- Your hypertension is stable and well controlled
- There are no complicating factors
- Whether you are a smoker or non-smoker
- There is well documented medical evidence.

At TAL we understand the privacy of your information is important to you and we respect the confidentiality of the information you provide to us. Read more about why we collect information and how we use it at tal.com.au/privacy-policy

Once we have agreed to provide you with cover and set your premium, and provided you have disclosed all relevant information at the time of your application, we cannot cancel or increase your premiums because of deterioration of your health or circumstances.



Where to find more information and support

Stroke Foundation StrokeLine

StrokeLine's health professionals provide information and advice on stroke prevention, treatment and recovery. StrokeLine's practical and confidential advice will help you manage your health better and live well.

You can call StrokeLine or visit the website to access all the resources.

- 1800 STROKE (1800 787 653)
- strokefoundation.org.au

Help in other languages

You can speak to StrokeLine with the help of an interpreter by calling the Telephone Interpreter Service on 13 14 50.

A stroke information sheet is also available in languages other than English. These include Arabic, Chinese, Greek, Italian, Macedonian, Turkish and Vietnamese.

Heart Foundation

StrokeLine's health professionals provide information and advice on stroke prevention, treatment and recovery. StrokeLine's practical and confidential advice will help you manage your health better and live well.

- 1300 36 27 87
- heartfoundation.org.au

About TAL

TAL has been protecting Australians for over 150 years, we are trusted by 5 million Australians to be there when they need it most. In our 2024/2025 financial year, we paid \$4.7 billion in claims to over 54,000 Australians and their families.

At the heart of the claims experience is you. Our goal is to help you get back to your best possible state of health as quickly as possible.

TAL's focused on your health

We care about the health of every Australian and we're always looking for new ways to help our customers live as healthy and full a life as possible.

When we look at health, we take a holistic approach because it's the balance of physical, mental and financial wellbeing that lets you live your best life. We're here to encourage you when you're well, and during the tough times to support and help you reach your best possible state of health.

From partnering with health experts to developing innovative, practical support programs to rewarding with proactive health programs, we're by your side, wherever you are on your health journey. Because your health and wellbeing are as important to us as it is to you.

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